KELLER Wealth Advisors
KELLER ASSOCIATES CPAs, PLLC

2027 Key Numbers

Income Tax (2027 tax rate tables)

Taxable income	Tax due	*plus*	% of income*
Single			
Up to $12,800	$0	+	10%
$12,801 to $52,025	$1,280.00	+	12%
$52,026 to $109,125	$5,987.00	+	22%
$109,126 to $208,325	$18,549.00	+	24%
$208,326 to $264,550	$42,357.00	+	32%
$264,551 to $661,375	$60,349.00	+	35%
Over $661,375	$199,237.75	+	37%
Married filing jointly			
Up to $25,600	$0	+	10%
$25,601 to $104,050	$2,560.00	+	12%
$104,051 to $218,250	$11,974.00	+	22%
$218,251 to $416,650	$37,098.00	+	24%
$416,651 to $529,100	$84,714.00	+	32%
$529,101 to $793,650	$120,698.00	+	35%
Over $793,650	$213,290.50	+	37%
Married filing separately			
Up to $12,800	$0	+	10%
$12,801 to $52,025	$1,280.00	+	12%
$52,026 to $109,125	$5,987.00	+	22%
$109,126 to $208,325	$18,549.00	+	24%
$208,326 to $264,550	$42,357.00	+	32%
$264,551 to $396,825	$60,349.00	+	35%
Over $396,825	$106,645.25	+	37%
Head of household			
Up to $18,250	$0	+	10%
$18,251 to $69,650	$1,825.00	+	12%
$69,651 to $109,100	$7,993.00	+	22%
$109,101 to $208,300	$16,672.00	+	24%
$208,301 to $264,550	$40,480.00	+	32%
$264,551 to $661,350	$58,480.00	+	35%
Over $661,350	$197,360.00	+	37%

*The percentage applies to each dollar of taxable income within the range until the next income threshold is reached.

Standard Deduction

Single	$16,600
Married filing jointly	$33,200
Married filing separately	$16,600
Head of household	$24,925
Dependent*	$1,400*

Additional deduction for blind or aged (age 65+)	
Single or head of household	$2,100
Married filing jointly or separately	$1,700

* Dependent standard deduction can't exceed the greater of $1,400 or $500 plus earned income.

NEW Deduction for seniors (individuals 65 and older) $6,000**

**Reduced by 6% of income exceeding $75,000 ($150,000 married filing jointly)

Alternative Minimum Tax (AMT)

	Maximum exemption amount	Exemption phaseout threshold
Single or head of household	$93,000	$515,950
Married filing jointly	$144,700	$1,031,900
Married filing separately	$72,350	$515,950

26% rate applies to AMT income up to $252,500 ($126,250 if married filing separately); 28% rate applies to AMT income over this amount

Education Credits and Deductions

MAGI phaseout ranges	Single or head of household	Married filing jointly
Lifetime Learning credit **($2,000 max)**	$80,000 to $90,000	$160,000 to $180,000
American Opportunity credit **($2,500 max)**	$80,000 to $90,000	$160,000 to $180,000
Education loan interest deduction **($2,500 max)**	$90,000 to $105,000	$180,000 to $210,000
U.S. Savings bond interest exclusion for higher-education expenses	$105,100 to $120,100	$157,600 to $187,600

Estate Planning

Annual gift tax exclusion	$20,000
Noncitizen spouse annual gift tax exclusion	$201,000
Top gift, estate, and GST tax rate	40%
Gift tax and estate tax applicable exclusion amount	$15,480,000 + DSUEA*
Generation-skipping transfer (GST) tax exemption	$15,480,000**

* Basic exclusion amount plus deceased spousal unused exclusion amount (exclusion is portable).
**The GST tax exemption is not portable.

Retirement Planning

Employee contribution limits to employer plans*	
401(k) plans, 403(b) plans, 457(b) plans, and SAR-SEPs (includes Roth contributions to these plans)	$25,500
Annual catch-up contribution (age 50+)	$8,500
– Catch-up limit if age 60 to 63	$11,750
SIMPLE 401(k) and SIMPLE IRA plans	$17,500
Annual catch-up contribution (age 50+)	$4,000
– Catch-up limit if age 60 to 63	$5,250
IRA contribution limits**	
Traditional and Roth IRAs (combined)	$7,500
Annual catch-up contribution (age 50+)	$1,100

* Lesser of these limits or 100% of participant's compensation.
** Lesser of these limits or 100% of earned income.

MAGI phaseout limits for deductible contributions to a traditional IRA (affects taxpayers covered by an employer-sponsored retirement plan)	
Single or head of household	$83,000 to $93,000
Married filing jointly when the spouse who makes the contribution is covered by a workplace plan	$133,000 to $153,000
Married filing jointly when the spouse who makes the contribution is not covered by a workplace plan but the other spouse is covered	$250,000 to $260,000
Married filing separately	Up to $10,000

MAGI phaseout limits to contribute to a Roth IRA	
Single or head of household	$158,000 to $173,000
Married filing jointly	$250,000 to $260,000
Married filing separately	Up to $10,000

Health Care

Flexible spending account (FSA) for health care	
Maximum salary reduction contribution	$3,500

Health savings account (HSA)	
Annual contribution limit — individual coverage	$4,500
Annual contribution limit — family coverage	$9,000
Annual catch-up contribution (age 55+)	$1,000

High-deductible health plan (HDHP)	
Minimum deductible — individual coverage	$1,750
Minimum deductible — family coverage	$3,500
Maximum out-of-pocket amount — individual	$8,700
Maximum out-of-pocket amount — family	$17,400

Social Security/Medicare

Maximum taxable earnings	
Social Security (OASDI only)	$192,300
Medicare (HI only)	No limit

Standard Mileage Rates

Business purposes	TBD
Medical purposes	TBD
Charitable purposes	14¢ per mile
Moving purposes	TBD

Investment Taxes

Single filer	Married filing jointly	Married filing separately	Head of household	Tax rate
Long-term capital gain & qualified dividend tax (taxable income thresholds)				
Up to $51,050	Up to $102,100	Up to $51,050	Up to $68,350	0%
$51,051 up to $563,200	$102,101 up to $633,600	$51,051 up to $316,800	$68,351 up to $598,400	15%
More than $563,200	More than $633,600	More than $316,800	More than $598,400	20%
Net investment income tax (MAGI thresholds)				
Over $200,000	Over $250,000	Over $125,000	Over $200,000	3.8%*

*The 3.8% net investment income tax (also referred to as the unearned income Medicare contribution tax) applies to the lesser of (a) net investment income or (b) modified adjusted gross income (MAGI) exceeding the above thresholds. It does not apply to municipal bond interest or qualified retirement plan/IRA withdrawals.

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