2027 Tax Cheat Sheet

Retirement Literacy Foundation · retirementliteracyfoundation.org · official figures as of November 19, 2026

Standard deduction: MFJ $33,200 | Single/MFS $16,600 | HOH $24,925. 65+/blind add $1,700 ($2,100 unmarried). Senior deduction $6,000 (2025-28, phases out $75k/$150k MAGI).

Brackets (Single / MFJ / HOH), start of rate

12%	12,800 / 25,600 / 18,250
22%	52,025 / 104,050 / 69,650
24%	109,125 / 218,250 / 109,100
32%	208,325 / 416,650 / 208,300
35%	264,550 / 529,100 / 264,550
37%	661,375 / 793,650 / 661,350

Long-term capital gains (0% up to / 15% up to; 20% above)

Single	51,050 / 563,200
MFJ	102,100 / 633,600
HOH	68,350 / 598,400
MFS	51,050 / 316,800
Trusts	3,400 / 16,750

NIIT 3.8%: MAGI over $200k single / $250k joint. 25% unrecaptured 1250; 28% collectibles.

Social Security: COLA 3.6% | taxable max $192,300 | earnings test $25,560 (under FRA, $1 per $2) / $67,920 (FRA year, $1 per $3) | none after FRA.

Benefit taxation (provisional income = AGI + tax-exempt int + 50% benefits): Single $25k-$34k up to 50%, over $34k up to 85%. Joint $32k-$44k up to 50%, over $44k up to 85%. Not indexed.

Medicare 2027 (CMS, Nov 17, 2026): Part B $209.40 a month (2026 $202.90), deductible $292. IRMAA starts above $112,000 single / $224,000 joint, set by your 2025 return.

Retirement plans 2027 (IRS Notice 2026-66): 401(k)/403(b)/457 $25,500; catch-up 50+ $8,500, ages 60-63 $11,750. IRA $7,500 (+$1,100 at 50+). QCD limit $114,000.

Estate/gift: exclusion $15,480,000 | annual gift $20,000 | non-citizen spouse $201,000.

Other: CTC $2,300 | AMT exemption $93,000 / $144,700 | QBI phase-in starts $208,300 / $416,600 | Health FSA $3,500.

Sources: IRS Rev. Proc. 2026-35 (Nov 5, 2026); IRS Notice 2026-66 (Nov 12, 2026); CMS 2027 Medicare Parts A and B premiums and deductibles fact sheet (Nov 17, 2026); SSA 2027 COLA fact sheet (Oct 14, 2026).

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