



2027 planning at a glance

For the tax year beginning January 1, 2027; individual returns generally filed in 2028.

Preliminary edition - selected official figures are available. This guide combines verified 2027 HSA and Social Security amounts with continuing rules under current law. Final 2027 IRS income-tax, retirement and Medicare amounts were not verified at publication and are marked pending. [1-4]

Verified 2027 amounts

Item	2027	2026 comparison
HSA annual contribution: self-only	\$4,500	\$4,400
HSA annual contribution: family	\$9,000	\$8,750
HSA catch-up: age 55+	\$1,000	\$1,000
Social Security taxable wage base	\$192,300	\$184,500
Earnings needed for one Social Security credit	\$1,970	\$1,890
Earnings test: below full retirement age	\$25,560 / year	\$24,480 / year
Earnings test: year reaching full retirement age	\$67,920 / year	\$65,160 / year
Social Security cost-of-living adjustment	3.6%	2.8%

Publication status

Reference category	Status in this edition
2027 HSA / qualifying HDHP amounts	Official: IRS Rev. Proc. 2026-24 [1]
2027 Social Security payroll and earnings amounts	Official: SSA 2027 COLA Fact Sheet [2]
2027 tax brackets, standard deduction, AMT and capital-gain thresholds	Pending final official verification [3]
2027 IRA, 401(k), SEP and SIMPLE indexed limits	Pending final official verification [3, 4]
2027 Medicare Part B premiums and IRMAA brackets	Pending final official verification [5]

Year distinction: A 2026 tax return filed during 2027 uses 2026 tax-year rules. This guide addresses 2027 income, contributions and planning. It is dated now for future use; it does not claim to have been verified on January 1, 2027.



Federal income taxes & deductions

Tax rates and indexed dollar thresholds are different items. [3, 6, 7]

Ordinary-income rates under current law

Individual marginal rates remain 10%, 12%, 22%, 24%, 32%, 35% and 37%. Estates and trusts use 10%, 24%, 35% and 37%. The 2027 income ranges and base-tax calculations are pending final verification; do not relabel 2026 brackets as 2027 brackets.

Standard deduction and additional amounts

Filing status / item	2027	2026 comparison
Single / married filing separately	Pending	\$16,100
Married filing jointly / qualifying surviving spouse	Pending	\$32,200
Head of household	Pending	\$24,150
Additional aged/blind amount: unmarried, not surviving spouse	Pending	\$2,050
Additional aged/blind amount: married / surviving spouse	Pending	\$1,650

Enhanced senior deduction

Current law provides up to \$6,000 per eligible person age 65+ for 2025-2028. MAGI phaseout starts above \$75,000 (\$150,000 MFJ). Married taxpayers must file jointly. It is available to eligible itemizers and nonitemizers and is separate from the additional aged standard deduction. [6]

Charitable deductions

Beginning in 2026, itemizers generally apply a 0.5% contribution-base floor (generally AGI). Nonitemizers may deduct qualifying cash gifts up to \$1,000 (\$2,000 MFJ), with restrictions. Gifts to donor-advised funds and typical private foundations do not qualify for that nonitemizer provision. [7]

Long-term gains and qualified dividends

Filing status	2027 0% / 15% ceilings	2026 0% / 15% ceilings
Single	Pending	\$49,450 / \$545,500
MFJ / surviving spouse	Pending	\$98,900 / \$613,700
Head of household	Pending	\$66,200 / \$579,600
MFS	Pending	\$49,450 / \$306,850
Estates and trusts	Pending	\$3,300 / \$16,250

The 20% general rate applies above the 15% ceiling. Gains stack above ordinary income. Short-term gains generally use ordinary rates; collectibles, depreciation-related gain and NIIT can have different treatment. AMT exemptions and rate breakpoints also await 2027 verification. [3]



Retirement contributions

2027 indexed limits require an official IRS update before implementation. [4, 8]

Annual plan limits

Plan / limit	2027	2026 comparison
Traditional + Roth IRA combined	Pending	\$7,500
IRA catch-up, age 50+	Pending	\$1,100
401(k), 403(b), most governmental 457(b) regular deferral	Pending	\$24,500
Regular catch-up, ages 50-59 and 64+	Pending	\$8,000
Higher catch-up, ages 60-63	Pending	\$11,250
SIMPLE: general employee deferral	Pending	\$17,000
SIMPLE: general catch-up, ages 50-59 and 64+	Pending	\$4,000
SIMPLE: higher catch-up, ages 60-63	Pending	\$5,250
Defined contribution annual additions, excluding catch-up	Pending	\$72,000
Defined benefit maximum annual benefit	Pending	\$290,000
Maximum compensation considered; also applies to SEP	Pending	\$360,000
SEP maximum contribution, subject to compensation limit	Pending	\$72,000
Highly compensated employee threshold	Pending	\$160,000
Key employee officer compensation threshold	Pending	\$235,000

Eligibility and aggregation

IRA contributions require eligible compensation. Traditional and Roth IRAs share a limit. 401(k) and 403(b) employee deferrals generally aggregate across employers; governmental 457(b) deferrals generally have a separate limit. Higher age-60-to-63 catch-up replaces the regular catch-up. Special SIMPLE and service-based catch-up rules can apply.

IRA income phaseouts

The 2027 MAGI phaseout ranges for deductible traditional IRA contributions and direct Roth IRA contributions are pending verification. Workplace retirement coverage, filing status and whether spouses lived together affect the applicable range. A nondeductible IRA contribution is not the same as an allowable direct Roth contribution.

Pending means a final 2027 amount was not verified in the official sources reviewed on October 29, 2026. Any 2026 figure is a comparison only; it is not a 2027 limit.

Roth catch-up and solo plans

Affected higher-wage participants must make age-based catch-up contributions as Roth contributions. Verify the 2027 prior-year-wage threshold before applying it. A solo 401(k) allows employee and employer contributions but generally cannot exclude eligible common-law employees other than a spouse. [8]



Health, education & Medicare

HSA amounts below are official for 2027; Medicare and other pending items are identified. [1, 5, 9]

Health savings accounts and qualifying HDHPs

Item	2027 self-only	2027 family
Annual HSA contribution limit	\$4,500	\$9,000
HDHP minimum annual deductible	\$1,750	\$3,500
HDHP maximum annual out-of-pocket cost	\$8,700	\$17,400

Age-55+ catch-up: \$1,000 per eligible account holder. Employer and employee contributions share the annual limit. Eligibility depends on coverage and other rules; Medicare enrollment generally ends contribution eligibility. Each eligible spouse needs a separate HSA for their own catch-up. California does not conform to federal HSA treatment. [1, 9, 12]

Other published health amounts

2027 excepted-benefit HRA maximum newly available amount: \$2,250. A qualifying direct primary care arrangement generally does not disqualify an otherwise eligible HSA holder if aggregate monthly fees do not exceed \$150 for one individual or \$300 for multiple individuals. Other conditions apply. [1]

Education planning

Eligible student loan interest remains deductible up to \$2,500; 2027 MAGI phaseouts are pending. MFS taxpayers cannot claim it. 529 contributions are not federally deductible; state benefits vary. A five-year gift-tax election can spread an eligible 529 gift over five years; the 2027 annual gift exclusion is pending. [3, 10]

Medicare: final 2027 figures pending

Medicare reference	2027 status	2026 comparison only
Standard monthly Part B premium	Pending	\$202.90
Annual Part B deductible	Pending	\$283
Part B IRMAA income bands / total premiums	Pending	See 2026 guide
Part D IRMAA income bands / add-on amounts	Pending	See 2026 guide

2027 IRMAA generally uses 2025 MAGI, which typically equals AGI plus tax-exempt interest. A qualifying life-changing event can support a reduction request. Part D plan premiums are separate from IRMAA. Trustees-report estimates are projections, not final premium determinations. [5]

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Social Security reference

Earnings limits, claiming ages and federal taxability. [2, 11]

Social Security earnings limits

Earnings test	2027	2026
Below full retirement age	\$25,560	\$24,480
Year reaching full retirement age	\$67,920	\$65,160

Below full retirement age: \$1 of benefits withheld per \$2 of excess earnings. In the year reaching full retirement age: \$1 per \$3, counting only earnings before that month. No earnings limit beginning with the month full retirement age is reached.

Monthly equivalents: \$2,130 / \$5,660 for 2027 and \$2,040 / \$5,430 for 2026. Special first-year monthly rules may apply; these are not universal monthly caps.

Delayed retirement credits

For workers born in 1943 or later, delayed retirement credits generally increase benefits 8% annually from full retirement age until age 70. Early-claiming reductions shown at right apply to the worker benefit, not spousal benefits.

Federal taxability of benefits

Provisional income	Single / HOH	Married filing jointly
Generally no taxable benefits	\$25,000 or less	\$32,000 or less
Up to 50% of benefits may be taxable	Over \$25,000 through \$34,000	Over \$32,000 through \$44,000
Up to 85% of benefits may be taxable	Over \$34,000	Over \$44,000

Provisional income generally = AGI before Social Security + tax-exempt interest + half of Social Security benefits, with certain adjustments. MFS taxpayers who lived with a spouse during the year generally have a \$0 base amount; up to 85% can be taxable. This describes the taxable share, not an 85% tax rate.

California: Social Security benefits are generally excluded from state taxable income. The federal enhanced senior deduction is a separate deduction and does not automatically make Social Security benefits tax-free. [6, 12]

Full retirement age and early claiming

Birth year	Full retirement age	Age-62 reduction
1943-1954	66	25.00%
1955	66 + 2 months	25.83%
1956	66 + 4 months	26.67%
1957	66 + 6 months	27.50%
1958	66 + 8 months	28.33%
1959	66 + 10 months	29.17%
1960 or later	67	30.00%

Starting retirement benefits at 62 generally creates a permanent reduction relative to claiming at full retirement age. Your best claiming date depends on health, longevity, work plans, cash flow and spousal or survivor benefits.



Required minimum distributions

Uniform Lifetime Table: selected ages 72-101. Use the applicable table for your circumstances. [13]

Calculation: Prior December 31 account balance divided by the distribution period for your age in the distribution year. Percentages below are rounded equivalents of 100 divided by the factor.

Age	Factor	Approx. %	Age	Factor	Approx. %
72	27.4	3.65%	87	14.4	6.94%
73	26.5	3.77%	88	13.7	7.30%
74	25.5	3.92%	89	12.9	7.75%
75	24.6	4.07%	90	12.2	8.20%
76	23.7	4.22%	91	11.5	8.70%
77	22.9	4.37%	92	10.8	9.26%
78	22.0	4.55%	93	10.1	9.90%
79	21.1	4.74%	94	9.5	10.53%
80	20.2	4.95%	95	8.9	11.24%
81	19.4	5.15%	96	8.4	11.90%
82	18.5	5.41%	97	7.8	12.82%
83	17.7	5.65%	98	7.3	13.70%
84	16.8	5.95%	99	6.8	14.71%
85	16.0	6.25%	100	6.4	15.62%
86	15.2	6.58%	101	6.0	16.67%

When distributions begin

For owners reaching the starting age under current rules, RMDs generally begin at 73 for those born in 1951-1959, and 75 for those born in 1960 or later. Older birth cohorts began under earlier rules. Age 72 is shown only as a table reference, not as the current general starting age.

Choose the right table

The Uniform Lifetime Table generally applies to account owners whose spouse is not the sole beneficiary more than 10 years younger. If your spouse is the sole beneficiary and more than 10 years younger, the Joint and Last Survivor Table generally applies. Inherited accounts have separate rules.

Deadlines and account type

The first RMD can generally be delayed until April 1 of the following year, but the next RMD is still due December 31 of that year. Certain employer plans allow a still-working delay; IRA and 5%-owner exceptions differ. Roth IRAs and designated Roth plan accounts have no lifetime owner RMDs.

Example: A 75-year-old owner with a \$500,000 prior-year-end balance and a 24.6 factor has an RMD of approximately \$20,325.20. Withholding, account aggregation and beneficiary facts require separate review.



Business, estates & investments

Continuing federal rules and the Opportunity Zone transition beginning in 2027. [3, 14, 15]

Payroll and business taxes

Federal item	2027
C corporation income tax	21%
Social Security taxable wage base	\$192,300
Employee Social Security / Medicare	6.2% / 1.45%
Self-employed Social Security / Medicare	12.4% / 2.9%
Earnings for one SSA credit	\$1,970

Medicare has no wage ceiling; maximum four SSA credits annually. Self-employment tax uses net-earnings rules. Employer Social Security and Medicare rates generally match employee rates. [2]

Additional Medicare Tax and NIIT

Additional Medicare Tax: 0.9% on covered earned income above \$250,000 MFJ, \$125,000 MFS or \$200,000 other filers. NIIT: 3.8% on the lesser of net investment income or MAGI above \$250,000 MFJ/survivor, \$125,000 MFS or \$200,000 single/HOH. These are distinct taxes. The 2027 trust/estate NIIT threshold is pending. [14]

Pass-through income and QBI

Eligible business income may qualify for a section 199A deduction of up to 20%, subject to limitations. 2027 indexed thresholds require verification. W-2 wages are not QBI. LLC tax treatment depends on classification. California does not allow the federal QBI deduction. [3, 12]

Real estate and equipment

Eligible property acquired and placed in service after January 19, 2025, generally qualifies for 100% federal bonus depreciation under current law. Land and ordinary building structures generally do not qualify; supported cost segregation can identify eligible shorter-life components. Basis, at-risk, passive-activity and excess-business-loss rules determine whether losses can offset other income. California does not conform to federal bonus depreciation. [12, 16]

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Gifts and estates

Item	2027	2026 comparison
Annual gift exclusion	Pending	\$19,000
Basic estate/gift exclusion	Pending	\$15 million
Gifts to noncitizen spouse	Pending	\$194,000
Top estate/gift rate	40%	40%

The \$15 million basic exclusion established for 2026 is indexed for later years. It is not the tax credit itself. Prior taxable gifts, portability elections and state rules affect the available exclusion. 2027 529 five-year gifting amounts depend on the final gift exclusion. [3]

Opportunity Zones: new investment rules

Qualifying QOF investments made after December 31, 2026 generally receive a rolling five-year deferral, ending earlier on a qualifying disposition. After five years, basis increases by 10% of deferred gain, or 30% for a qualifying rural opportunity fund. A qualifying ten-year holding can support exclusion of new appreciation, subject to the 30-year valuation cap. [15]

Eligible gains generally must be invested within 180 days. Confirm the fund, zone designation, property and transition rules. California does not conform to the federal gain deferral or exclusion. [12, 15]



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Ask our office to confirm the latest 2027 figures before setting payroll elections, making contributions or completing a transaction.

Source reference index

[1] 2027 health savings account amounts
IRS Rev. Proc. 2026-24

[2] 2027 Social Security amounts
SSA 2027 COLA Fact Sheet

[3-4] Pending annual IRS tax / retirement adjustments
IRS inflation-adjusted items index and retirement COLA tables

[5] Medicare premiums and IRMAA
CMS / Medicare official cost references; verify final 2027 release

[6-7] Senior and charitable deductions
IRS Working Families Tax Cuts; Pub. 505; IRC section 170

[8-11] Retirement eligibility, health, education and benefits
IRS Pubs. 590-A, 969, 970, 915; SSA retirement planning

[12] California tax differences
FTB Schedule CA instructions and federal conformity guidance

[13-14] RMDs and Medicare-related taxes
IRS Pub. 590-B; Form 8959 and Form 8960 instructions

[15-16] Opportunity Zones and bonus depreciation
IRS Notice 2026-40 and Notice 2026-11; Pub. 946

Publication status: Preliminary planning edition for January 1, 2027, issued October 29, 2026. Pending figures are intentionally omitted, not estimated. Final annual figures and subsequent legislation require a publication update. Comparisons labeled 2026 apply only to that tax year. This summary omits exceptions and is not individualized tax or legal advice. Office details and branding are based on titaniumtaxes.com.