

# 2026 TAX FACTS

PENSION PLAN LIMITATIONS	
Internal Revenue Service	
Salary Deferral (pretax) Limits for 2025	
401(k)/403(b)/ Sep/501(c)(18)(D)	\$24,500
SIMPLE Plans	\$17,000
- 401(k) Catch-up Contributions	\$8,000

SOCIAL SECURITY (OASDI) & MEDICARE (HI) TAX				
Year	Fund	Wage Limit	Rate	Max Tax
2026	EE OASDI	\$184,500	6.20%	\$11,439.00
	ER OASDI	\$184,500	6.20%	\$11,439.00
	EE HI	Over \$200,000	2.35%	No Limit
	EE HI	Up to \$200,000	1.45%	2,900
	ER HI	All Wages	1.45%	No Limit

NJ STATE INSURANCE	
NJ Unemployment Insurance	
Maximum 2026 Taxable Earnings: (Up from \$43,300 in 2025)	\$44,800
Employee 2026 Deduction:	0.425%
01/01/26 to 12/31/26	
W.F./S.W.F	0.0425%
Unemployment Fund	0.3825%
Max. 2025 Employee Deduction	\$190.40
Employer 2026 Tax Rates: (July 1, 2025 to June 30, 2026)	0.5 - 5.8%
Standard 2026 New Employer Rate:	3.3%
Voluntary Contribution Permitted:	Yes
Disability Insurance/FLI	
Maximum 2026 Employer Taxable	\$44,800
Maximum 2026 Employee Taxable Earnings	\$171,100
Employee 2026 DIS Deduction Rate:	0.42%
Employee 2026 FLI Deduction Rate:	0.23%
Maximum Employee Deduction	\$1112.15
New Employer 2026 Rate:	0.5%

FEDERAL UNEMPLOYMENT TAX(FUTA)				
Year	Wage Limit	Rate	Maximum Credit	Deposit Rate
2026	\$7,000	6.00%	5.40%	0.60%

State UI Wage Bases			
STATE	2026 Wage Base	STATE	2026 Wage Base
CA	\$7,000	MD	\$8,500
CT	\$27,000	NJ	\$44,800
FL	\$7,000	NY	\$13,000
IN	\$9,500	PA	\$10,000
MA	\$15,000	TX	\$9,000

INFORMATION AIDS	
Internal Revenue Service	
General Information	1-800-829-1040
Forms	1-800-829-3676
Information Reporting Hotline	1-866-455-7438
Internet Homepage	<a href="http://www.irs.gov">http://www.irs.gov</a>
EFTPS Customer Service	1-800-555-4477
Internet Homepage	<a href="http://www.eftps.gov">http://www.eftps.gov</a>
Social Security Administration	
General Information	1-800-772-1213
Internet Homepage	<a href="http://www.ssa.gov">http://www.ssa.gov</a>
NJ Dept. of Labor	
General Information	1-609-633-6400
Internet Homepage	<a href="http://www.state.nj.us/labor">http://www.state.nj.us/labor</a>
NY Dept of Labor	
General Information	1-800-447-3992
Internet Homepage	<a href="http://www.labor.state.ny.us">http://www.labor.state.ny.us</a>

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