

LEARN ABOUT THE SAVER'S TAX CREDIT AND PLAN AHEAD FOR THE 2026 TAX YEAR!

WHAT IS THE SAVER'S TAX CREDIT?

The Saver's Tax Credit, also referred to as the Retirement Savings Contributions Credit by the Internal Revenue Service (IRS), is a tax credit that low- and moderate-income individuals may claim for qualified contributions to eligible retirement accounts. It is a nonrefundable credit, meaning it can only reduce taxes, even to a point where taxes may be reduced to \$0. You may still receive a tax refund if you had taxes withheld greater than your tax liability at year end, but the Saver's Credit itself cannot provide a refund.

The exact size of the Saver's Credit depends on how much you contribute and your income level, as represented by your adjusted gross income (AGI) and filing status. AGI is your gross income (aka anything you earn from work, investments, or interest) minus adjustments the IRS allows that decrease your taxable gross income (aka what you pay in student loan interest or contribute to retirement accounts, if eligible).

Depending on your AGI, you could receive a tax credit of 10%, 20%, or 50% of the first \$2,000 (\$4,000 for joint filers) that you contribute to eligible retirement accounts, making the Saver's Credit worth up to \$1,000 (\$2,000 if married filing jointly).

ARE YOU ELIGIBLE FOR THE CREDIT?

You're eligible for the Saver's Credit if you are 18 or older, not a full-time student and not claimed as a dependent on another person's tax return.

But that doesn't necessarily mean you get it: You must also make a retirement plan or IRA account contribution and fall under maximum adjusted gross income caps the IRS sets each year.

2025 SAVER'S CREDIT

CREDIT RATE	MARRIED FILING JOINTLY	HEAD OF HOUSEHOLD	OTHER FILERS*
50% of eligible contributions	AGI not more than \$47,500	AGI not more than \$35,625	AGI not more than \$23,750
20% of eligible contributions	\$47,501 - \$51,000	\$35,626 - \$38,250	\$23,751 - \$25,500
10% of eligible contributions	\$51,001 - \$79,000	\$38,251 - \$59,250	\$25,501 - \$39,500
0% of eligible contributions	More than \$79,000	More than \$59,250	More than \$39,500

2026 SAVER'S CREDIT

CREDIT RATE	MARRIED FILING JOINTLY	HEAD OF HOUSEHOLD	OTHER FILERS*
50% of eligible contributions	AGI not more than \$48,500	AGI not more than \$36,375	AGI not more than \$24,250
20% of eligible contributions	\$48,501 - \$52,500	\$36,376 - \$39,375	\$24,251 - \$26,250
10% of eligible contributions	\$52,501 - \$80,500	\$39,376 - \$60,375	\$26,251 - \$40,250
0% of eligible contributions	More than \$80,500	More than \$60,375	More than \$40,250

*Single, married filing separately, or qualifying widow(er)

For more information, please contact the IRS at www.irs.gov.

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SageView Advisory Group | 4000 MacArthur Blvd, Suite 1050, Newport Beach, CA 92660 | 800.814.8742 | www.sageviewadvisory.com

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