

FEDERAL TAX RATES:

	FSOC	FMED
Maximum Earnings	\$184,500	No Limit
Rate of Tax - Employer	6.2%	1.45%
Rate of Tax - Employee	6.2%	1.45% up to \$200k 2.35% over \$200k
Maximum Deduction	\$11,439	No Limit
		FUTA
Maximum Earnings		\$7,000
Net Tax (After Maximum Allowable Credit)		0.6%
Federal Withholding Supplemental Tax Rate	22%	
Mileage Reimbursement	TBD	

CALIFORNIA TAX RATES:

	CADI	CAUI	ETT
Employee or Employer Tax	Employee	Employer	Employer
Maximum Earnings	No Limit	\$7,000	\$7,000
Rate of Tax	1.3%	3.4% * 0.1% *	

CA Withholding Supplemental Rates
Bonus/Stock Options 10.23%
All Other Supplemental Pay 6.60%
CA Minimum Wage \$16.90 per hour *
* Local & Industry Rates May Vary

F.S.A. LIMITS:

	Limit
Dependent Care	\$ 7,500
Medical Expenses	\$ 3,400

H.S.A. LIMITS:

Plan	Limit	Catch-Up Contrib. (age 55 & over)
Individual	\$ 4,400	\$ 1,000
Family	\$ 8,750	\$ 1,000

PENSION PLAN LIMITS:

Plan	Limit	Catch-Up Contrib. (age 50 & over)
401k, 403b, ROTH	\$ 24,500	\$ 8,000
408p (SIMPLE Plans)	\$ 17,000	\$ 4,000
457 (Qualified)	\$ 24,500	\$ 8,000
457 (Deferred Compensation)	\$ 24,500	N/A

***SECURE Act 2.0 - as of 2026, certain plan modifications have set special catch up limits of \$11,250 for those aged 60-63 for certain retirement plans**

FEDERAL TAX DEPOSIT RULES:

Rule	Determination for Base Period	Deposit Requirements	
		Check Day	Deposit Day
Monthly	If the accumulated tax liability is less than or equal to \$50,000 for the base period	Any Day	Deposit Monthly by the 15th of the following month
Semi-Weekly	If the accumulated tax liability is greater than \$50,000 for the base period	Wednesday-Friday	Following Wednesday
		Saturday-Tuesday	Following Friday
Exception Rules		Deposit Day	
\$2500 Rule	If the tax liability is less than \$2500 for the entire quarter	Liability may be paid with the quarterly tax return	
\$100,000 Rule	If the accumulated tax liability is \$100,000 or more for any check date	Deposit next business day	

The deposit schedule for an employer during a calendar year is based on four quarters. The deposit frequency base period is July 1st to June 30th of the previous year. For 2026, the base period is July-September (3rd qtr) 2024, October-December (4th qtr) 2024, January-March (1st qtr) 2025, April-June (2nd qtr) 2025. The IRS will notify employers of their deposit frequency in November. However, it is the employer's responsibility to deposit federal taxes at the correct frequency if the notice is wrong.

CALIFORNIA STATE TAX DEPOSIT RULES:

Your Federal Deposit Schedule is	And You Have Accumulated State PIT Withholding	SDI & PIT Deposit Required	If Payday is	Deposit Due
Next Banking Day	Less than \$350	NO	Any day	Quarterly
	\$350 to \$500	YES	Any day	15th of following month
	More than \$500	YES	Any day	Next Banking Day
	Less than \$350	NO	Any day	Quarterly
Semi-Weekly	\$350 to \$500	YES	Any day	15th of following month
	More than \$500	YES	Wed-Fri	Following Wednesday
	More than \$500	YES	Sat-Tues	Following Friday
	Less than \$350	NO	Any day	Quarterly
Monthly	More than \$350	YES	Any day	15th of following month
	Less than \$350	NO	Any day	Quarterly
Quarterly	Less than \$350	NO	Any day	Quarterly
	\$350 or more	YES	Any day	15th of following month

Employer contributions to SUI and ETT are due quarterly. For withholding taken for employees' PIT & SDI, CA state deposit rules generally follow federal deposit guidelines. Once an employer makes a next banking day deposit, they automatically become a semi-weekly depositor for the remainder of that calendar year and all of the following year.