

As of **September 1, 2026**, I used 244/365 days, or **66.85% of the year**, and assumed salaries and modeled payroll deductions were earned evenly. For withholding, I used the IRS 2026 Publication 15-T **Married Filing Jointly / Step 2 checkbox** methodology because both spouses work.

The revised estimates are approximately:

<u>As of Sept. 1, 2026</u>	<u>Mark</u>	<u>Laura</u>	<u>Combined</u>
YTD gross wages	\$167,123	\$83,562	\$250,685
YTD 401(k) deferrals	\$21,726	\$16,378	\$38,104
YTD HSA payroll deduction	\$5,849	—	\$5,849
Estimated federal taxable wages	\$139,548	\$67,184	\$206,732
Estimated federal withholding YTD	\$25,960	\$8,878	\$34,838

The model produces approximately **\$52,114 of annualized regular wage withholding**, versus the earlier projected 2026 federal income tax of approximately **\$91,468**. That creates a preliminary **\$39,354 planning gap** before considering withholding on the September 30 equity compensation, actual K-1/rental results, investment income, credits, estimated payments, and actual payroll withholding.

These YTD figures are estimates—not substitutes for the actual paystub amounts. The IRS specifically recommends its withholding estimator for situations involving multiple jobs, bonuses, business income, NIIT, and similar complications.