unemployment compensation and the taxable part of your social security benefits.

Preprinted vouchers. If you made estimated tax payments for 2025, this package may contain vouchers that are preprinted with your name, address, and SSN.

TIP *If your name or SSN isn't correct, make the necessary changes on the vouchers. Cross out the name and SSN of a deceased or divorced spouse.*

Change of address. If your address has changed, file Form 8822, to update your record.

Future developments. For the latest information about developments related to Form 1040-ES and its instructions, such as legislation enacted after they were published, go to IRS.gov/Form1040ES.

Who Must Make Estimated Tax Payments

The estimated tax rules apply to:

- U.S. citizens and resident aliens;
- Residents of Puerto Rico, the U.S. Virgin Islands, Guam, the Commonwealth of the Northern Mariana Islands, and American Samoa; and
- Nonresident aliens (use Form 1040-ES (NR)).

General Rule

In most cases, you must pay estimated tax for 2026 if both of the following apply.

for certain higher income taxpayers.

Farming and fishing. If at least two-thirds of your gross income for 2025 or 2026 is from farming or fishing, substitute $66\frac{2}{3}$% for 90% in (2a) under *General Rule*.

Household employers. When estimating the tax on your 2026 tax return, include your household employment taxes if either of the following applies.

- You will have federal income tax withheld from wages, pensions, annuities, gambling winnings, or other income.
- You would be required to make estimated tax payments to avoid a penalty even if you didn't include household employment taxes when figuring your estimated tax.

Higher income taxpayers. If your adjusted gross income (AGI) for 2025 was more than $150,000 ($75,000 if your filing status for 2026 is married filing separately), substitute 110% for 100% in (2b) under *General Rule*, earlier. If at least two-thirds of your gross income for 2025 or 2026 is from farming or fishing, this rule doesn't apply.

Increase Your Withholding

If you also receive salaries and wages, you may be able to avoid having to make estimated tax payments on your other income by asking your employer to take more tax out of your earnings. To do this, file a new Form W-4, Employee's Withholding Certificate, with your employer.

Generally, if you receive a pension or annuity, you can use Form W-4P, Withholding Certificate for Periodic Pension or Annuity Payments, to start or change your withholding from these payments.