Caution:

DRAFT – DO NOT FILE

This is an early release draft of a 2026 Massachusetts tax form or schedule.

Do not file **DRAFT** forms.

DRAFT forms **will not** be processed.

Massachusetts Department of Revenue

Form M-2210

Underpayment of Massachusetts Estimated Income Tax 2026

(For filers of Form 1, 1-NR/PY, Form 3M, NRCR, and 63D-ELT)

Enclose this form with your return. Electronic filing requirements may apply (see TIRs 16-9 and 21-9). Print in ink or type.

Name(s) as shown on page 1 of return

Social Security or Federal Identification number

Exceptions to the underpayment penalty

○ You are a qualified farmer or fisherman filing and paying your full amount due on or before March 1, 2027.

○ You were a resident of Massachusetts for 12 months and not liable for taxes during 2025.

○ Your estimated payments and withholding equal or exceed your 2025 tax (where taxable year was 12 months and a return was filed).

Annualized income installment method

○ If your income varied throughout the year and your penalty is reduced or eliminated when calculated using the annualized income installment method on Part 3, fill in the oval. **Note:** You must figure the penalty using Part 3 of this form as well as Parts 1 and 2.

Part 1. Figuring your underpayment

1	Enter 2026 tax. See instructions	1
2	Total credits. See instructions	2
3	Balance. Subtract line 2 from line 1. Not less than 0	3
4	Enter 80% of line 3 or 66.67% of line 3 if you are a qualified farmer or fisherman	4
5	Enter 2025 tax liability after credits (from 2025 return). See instructions	5
6	Enter the smaller of line 4 or line 5	6

		a.	b.	c.	d.
7	Installment due dates. Fiscal year filers, see instructions.	April 15, 2026	June 15, 2026	September 15, 2026	January 15, 2027
8	Required installments. If you are annualizing your income on Part 3, enter the amounts from Part 3, line 31. Otherwise, enter the amount in Part 1, line 6 divided by the number of installments required for the year in the appropriate column				
9	Estimated taxes paid and taxes withheld for each installment				
10	Overpayment of previous installment				
11	Total. Add lines 9 and 10				
12	Overpayment. Subtract line 8 from line 11. See instructions				
13	Underpayment. Subtract line 11 from line 8. See instructions				

DRAFT AS OF SEPTEMBER 25, 2026.
SUBJECT TO CHANGE.
DO NOT FILE.
DO NOT FILE.

Name(s) as shown on page 1 of return

Social Security or Federal Identification number

Part 2. Figuring your underpayment penalty

14 Enter the date you paid the amount in line 13 or the 15th day of the fourth month after the close of the taxable year, whichever is earlier. See instructions **14**

15 Number of days from the due date of installment to the date shown in line 14 . . . . **15**

16 Number of days in line 15 after 4/15/26 and before 7/1/26. . . . . **16**

17 Number of days in line 15 after 6/30/26 and before 10/1/26 . . . . . **17**

18 Number of days in line 15 after 9/30/26 and before 1/1/27 . . . . . **18**

19 Number of days in line 15 after 12/31/26 and before 4/15/27 . . . . . **19**

20 Underpayment in line 13 × (number of days in line 16 ÷ 365) × 7%. **20**

21 Underpayment in line 13 × (number of days in line 17 ÷ 365) × 8% **21**

22 Underpayment in line 13 × (number of days in line 18 ÷ 365) × 8% **22**

23 Underpayment in line 13 × (number of days in line 19 ÷ 365) × X% **23**

24 Penalty. Add all amounts shown in lines 20 through 23. See instructions **24**

DRAFT AS OF SEPTEMBER 25, 2026.
SUBJECT TO CHANGE.
DO NOT FILE.
DO NOT FILE.

Name(s) as shown on page 1 of return

Social Security or Federal Identification number

Part 3. Annualized income installment method

	Jan. 1–March 31	Jan. 1–May 31	Jan. 1–August 31	Jan. 1–December 31
1 Taxable 5.0% income each period (including long-term capital gain income taxed at 5.0%) **1**				
2 Annualization amount **2**	4	2.4	1.5	1
3 Multiply line 1 by line 2 . . . . . **3**				
4 Tax on amount in line 3. Multiply line 3 by .05 . . . . . **4**				
5 Taxable 8.5% income each period **5**				
6 Annualization amount **6**	4	2.4	1.5	1
7 Multiply line 5 by line 6 . . . . . **7**				
8 Tax on amount in line 7. Multiply line 7 by .085 . . . . . **8**				
9 Taxable 12% income each period **9**				
10 Annualization amount **10**	4	2.4	1.5	1
11 Multiply line 9 by line 10 . . . . . **11**				
12 Tax on amount in line 11. Multiply line 11 by .12 . . . . . **12**				
13 Total taxable income each period. Add lines 1, 5, and 9 . . . . . **13**				
14 Total tax on income each period. Add lines 4, 8, and 12 . . . . . **14**				
15 4% Surtax threshold **15**	$1,107,750	$1,107,750	$1,107,750	$1,107,750
16 Subtract line 15 from line 13. If less than 0, enter 0. . . . . **16**				
17 Annualization amount **17**	4	2.4	1.5	1
18 Multiply line 16 by line 17 . . . . . **18**				
19 4% Surtax on amount in line 18. Multiply line 18 by .04 . . . . . **19**				
20 Total tax. Add lines 14 and 19 . . . . . **20**				
21 Total credits. **21**				
22 Total tax after credits. Subtract line 21 from line 20 . . . . . **22**				
23 Applicable percentage **23**	20%	40%	60%	80%
24 Multiply line 22 by line 23 . . . . . **24**				
25 Enter the combined amounts of line 31 from all preceding periods. **25**				
26 Subtract line 25 from line 24. If less than 0, enter 0 . . . . . **26**				
27 Divide line 6 of Form M-2210 by 4 and enter result in each column **27**				
28 Enter the amount from line 30 of this worksheet for the preceding column **28**				
29 Add lines 27 and 28 . . . . . **29**				
30 If line 29 is more than line 26, subtract line 26 from line 29. Otherwise enter 0 . . . . **30**				
31 Enter the smaller of line 26 or line 29 here and on Form M-2210, line 8 . . . . . **31**				

DRAFT AS OF SEPTEMBER 25, 2026.
SUBJECT TO CHANGE.
DO NOT FILE.
DO NOT FILE.

Form M-2210 Instructions

General Information

Who should use this form. If you are an individual, or a taxpayer taxed as an individual, you should use Form M-2210 to determine if your estimated and/or withholding tax payments were sufficient. If they were not, an underpayment penalty will be imposed, unless you qualify for one of the exceptions or waivers explained below.

When are estimated tax payments due? Generally, your estimated tax must be paid in full on or before April 15, or in equal installments on or before April 15; June 15; September 15; and January 15 of the next year. If your tax year is not on a calendar year basis, the due dates correspond with your fiscal year. Your due dates will be the 15th day of the fourth, sixth and ninth months of your fiscal year and the 15th day of your next fiscal year. Whenever a due date falls on a Saturday, Sunday or legal holiday, the payment may be made on the next succeeding business day.

Filing estimated tax vouchers. You are required to file estimated tax vouchers if you reasonably expect to pay more than $400 in Massachusetts income tax on income which is not covered by withholding. For further information regarding estimated taxes, see the instructions for Form 1-ES Payment Vouchers or the publication *Should You Be Paying Estimated Taxes?*

Exceptions which avoid the penalty. No underpayment penalty will be imposed if:

- Your 2026 tax due after credits and withholding is $400 or less.
- You were a qualified farmer or fisherman who filed and paid in full with your return by March 1, 2027. To qualify, your gross income from farming or fishing must be at least two-thirds of the annual gross income shown on your 2025 or 2026 return.
- You were a resident of Massachusetts for the full 12 months of the previous taxable year and were not liable for taxes.
- Your 2026 estimated payments and withholding (line 8) made on or before each installment due date in the taxable year equal or exceed the tax shown on your 2025 return divided among the four installment due dates provided that such return was for a full 12-month period.

Exceptions to avoid penalty for Form 63D-ELT Filers. No underpayment penalty will be imposed for a Form 63D-ELT filer if:

- The 2026 tax due after credits and withholding is $400 or less; or
- The 2026 estimated payments and withholding (line 8) made on or before each installment due date in the taxable year equal or exceed the tax shown on the 2025 return divided among the four installment due dates provided that such return was for a full 12-month period.

Fill in the "Exception" oval on line 12 and enclose Form M-2210 with the return.

If you qualify for an exception, do not complete lines 14 through 24. Instead, check the appropriate box on the front of this form and fill in the "Exception. Enclose Form M-2210" oval on the Form 1, Form 1-NR/PY Form 3M, Form 63D-ELT or Form NRCR. Enclose this form with your return.

Note: If you qualify for the first exception (your 2026 tax due after credits and withholding is $400 or less) you do not need to complete Form M-2210.

Waiver of underpayment penalty. A waiver of underpayment penalty for one or more installments may be granted if:

- Your underpayment was by reason of casualty, disaster or unusual circumstance; or
- You retired in 2025 or 2026 after reaching age 62, or you became disabled and your underpayment was due to reasonable cause and not willful neglect.

If you qualify for the waiver, complete lines 7 through 13 for the installment for which you are claiming a waiver, and write "WAIVER" in the appropriate box in line 14. Fill in the "Exception" oval on Form 1, Form 1-NR/PY, Form 3M, Form 63D-ELT or Form NRCR. Enclose this form and an explanation of your reasons for claiming the waiver with your return.

Line-by-Line Instructions

Part 1. Figuring your underpayment. To determine the underpayment amount, complete lines 1 through 13, in order of installment due dates, taking care to complete all four columns for lines 7 through 13.

Line 1

Enter total tax for 2026. Based on what return has been filed, refer to Form 1, line 28; Form 1-NR/PY, lines 32a and 32b; Form 3M, line 9; Form 63D-ELT, Calculation line 2; or Form MA NRCR, line 14.

Line 2

Enter total credits for 2026. Based on what return has been filed, refer to Form 1, lines 29 through 31 and line 48; Form 1-NR/PY, line 32c, lines 33 through 35 and line 52; or Form NRCR, line 22.

Note: If you are filing Form 3M or Form 63D-ELT, do not complete line 2.

Line 5

- If you filed a return for 2025 and it was for a full 12 months, enter your 2025 tax liability after credits.
- If you were a resident of Massachusetts for 12 months in 2025 and you were not liable for taxes, enter 0.
- If you did not file a return for 2025, or if your 2025 tax year was less than 12 months, do not complete line 5. Instead, enter the amount from line 4 in line 6.
- If you are filing Form 3M or Form 63D-ELT, enter 2025 tax liability.

Line 9

If more than one payment is made for a given installment, attach a separate penalty computation for each payment.

If you had any taxes withheld during the year, you may apply an equal part of those taxes as payment on each required installment. If you can establish the actual dates and amounts of your withholding, you may consider those amounts as payments on the dates they were actually withheld.

Line 12

If line 12 shows an overpayment, that overpayment may be used as payment of any existing underpayment amount. Overpayments used as payments of prior underpayment amounts do not decrease the actual underpayment amount but serve to reduce instead the period of underpayment subject to penalty. If there are no existing underpayment amounts, the overpayment is applied as a credit against the next installment.

Line 13

If line 13 shows an underpayment, see the General Information section to determine whether you qualify for an exception to, or waiver of, the underpayment penalty. If you do not qualify, continue on through line 24 to determine your underpayment penalty.

Part 2. Figuring your underpayment penalty

Line 14

For tax year 2026 calendar year filers the 15th day of the fourth month after the close of the taxable year is April 15, 2027.

Line 24

Add all amounts shown in lines 20 through 23. Enter this amount on Form 1, under line 55; Form 1-NR/PY, under line 59; Form 3M, line 21a; Form 63D-ELT, Calculation line 12a; or Form NRCR, line 30.

Part 3. Annualized income installment method

If you do not receive taxable income evenly throughout the year, you may wish to annualize your income to adjust your required installment amount. Enter any adjusted installment amount in the appropriate column in line 8 and calculate any underpayment penalty from those figures. You **must** submit this form if using the annualized income installment method.

Fiscal year taxpayers. If you file on a fiscal year basis and are subject to an underpayment penalty, attach a separate statement to calculate the penalty due based on the interest rate in effect for the period of the underpayment.

DRAFT AS OF SEPTEMBER 25, 2026
SUBJECT TO CHANGE.
DO NOT FILE.