2025 · IMPORTANT NUMBERS



10% \$0 - \$23,850 \$0 - \$11,925 12% \$23,851 - \$96,950 \$11,926 - \$48,475 22% \$96,951 - \$206,700 \$48,476 - \$103,350 24% \$206,701 - \$394,600 \$103,351 - \$197,300 32% \$394,601 - \$501,050 \$197,301 - \$250,525 35% \$501,051 - \$751,600 \$250,526 - \$626,350 37% Over \$751,600 Over \$626,350 EXTATES & TRUSTS 10% \$0 - \$3,150 Ver \$751,600 24% \$3,151 - \$11,450 SinGLE 35% \$11,451 - \$15,650 Ver \$15,650 MFJ SiNGLE ALTERNATIVE MINIMUM TAX MFJ SiNGLE EXEMPTION AMOUNT \$137,000 \$88,100 28% TAX RATE APPLIES TO INCOME OVER \$239,100 \$239,100 EXEMPTION ALIMINATION \$1,800,700 \$978,750 LONG-TERM CAPITAL GAINS TAX Rates apply to LTCGs and qualified dividends, and are based on taxable income. TAX RATE 0% RATE 15% RATE 20% RATE MFJ \$48,350 \$48,351 - \$53,40	Rates apply to taxable	e income (i.e., income afte	er deductions)				
12% \$23,851 - \$96,950 \$11,926 - \$48,475 22% \$96,951 - \$206,700 \$48,476 - \$103,350 24% \$206,701 - \$394,600 \$103,351 - \$197,300 32% \$394,601 - \$501,050 \$197,301 - \$250,525 35% \$501,051 - \$751,600 Qver \$626,350 37% Over \$751,600 Over \$626,350 ESTATES & TRUSTS 10% \$0 - \$3,150 24% \$3,151 - \$11,450 35% \$11,451 - \$15,650 ALTERNATIVE MINIMUM TAX MFJ SINGLE EXEMPTION AMOUNT 28% TAX RATE APPLIES TO INCOME OVER \$239,100 \$239,100 828 TAX RATE APPLIES TO INCOME OVER \$239,100 \$239,100 828 TAX RATE APPLIES TO INCOME OVER \$239,100 \$239,100 828 TAX RATE APPLIES TO INCOME OVER \$239,100 \$239,100 828 TAX RATE APPLIES TO INCOME OVER \$239,100 \$239,100 828 TAX RATE APPLIES TO INCOME OVER \$239,100 \$239,100 828 TAY EAR PAREMOUT THRESHOLD \$1,252,700 \$626,350 BALEMPTION ELIMINATION \$1,800,700 <t< td=""><td>TAX RATE</td><td>MFJ</td><td>J</td><td></td><td>SINGLE</td></t<>	TAX RATE	MFJ	J		SINGLE		
22% \$96,951 - \$206,700 \$48,476 - \$103,350 24% \$206,701 - \$394,600 \$103,351 - \$197,300 32% \$394,601 - \$501,050 \$197,301 - \$250,525 35% \$501,051 - \$751,600 \$250,526 - \$626,350 37% Over \$751,600 Over \$626,350 STATES & TRUSTS 10% \$0 - \$3,150 24% \$3,151 - \$11,450 35% \$11,451 - \$15,650 37% Over \$15,650 ALTERNATIVE MINIMUM TAX MFJ SINGLE 28% TAX RATE APPLIES TO INCOME OVER \$239,100 \$239,100 \$248% TAX RATE APPLIES TO INCOME OVER \$239,100 \$248% TAX RATE APPLIES TO INCOME OVER \$239,100 \$28% TAX RATE \$00,070 \$978,750	10%	\$0 - \$23	3,850	\$	\$0 - \$11,925		
24% \$206,701 - \$394,600 \$103,351 - \$197,300 32% \$394,601 - \$501,050 \$197,301 - \$250,525 35% \$501,051 - \$751,600 \$250,526 - \$626,350 37% Over \$751,600 Over \$626,350 STATES & TRUSTS 10% \$0 - \$3,150 Over \$626,350 24% \$3,151 - \$11,450 \$103,351 - \$15,650 37% Over \$751,600 Over \$626,350 24% \$3,151 - \$11,450 \$103,370 35% \$11,451 - \$15,650 \$100,370 37% Over \$15,650 \$100,3700 ALTERNATIVE MINIMUM TAX MFJ SINGLE EXEMPTION AMOUNT \$137,000 \$88,100 28% TAX RATE APPLIES TO INCOME OVER \$239,100 \$239,100 EXEMPTION ELIMINATION \$1,252,700 \$626,350 EXEMPTION ELIMINATION \$1,800,700 \$978,750 LONG-TERM CAPITAL GAINS TAX \$1,800,700 \$978,750 Rates apply to LTCGs and qualified dividends, and are based on taxable income. TAX RATE 0% RATE 15% RATE 20% RATE	12%	\$23,851 - \$	\$96,950	\$11	,926 - \$48,475		
32% \$394,601 - \$501,050 \$197,301 - \$250,525 35% \$501,051 - \$751,600 \$250,526 - \$626,350 37% Over \$751,600 Over \$626,350 ESTATES & TRUSTS 10% \$0 - \$3,150 24% \$3,151 - \$11,450 35% \$11,451 - \$15,650 ALTERNATIVE MINIMUM TAX MFJ ALTERNATIVE MINIMUM TAX MFJ SINGLE EXEMPTION AMOUNT \$137,000 \$88,100 28% TAX RATE APPLIES TO INCOME OVER \$239,100 \$28% TAX RATE APPLIES TO INCOME ANT \$1,800,700 \$978,750 LONG-TERM CAPITAL GAINS TAX	22%	\$96,951 - \$	206,700	\$48,476 - \$103,350			
35% \$501,051 - \$751,600 \$250,526 - \$626,350 37% Over \$751,600 Over \$626,350 ESTATES & TRUSTS 10% \$0 - \$3,150 24% \$3,151 - \$11,450 35% \$11,451 - \$15,650 ALTERNATIVE MINIMUM TAX MFJ SINGLE EXEMPTION AMOUNT \$137,000 \$88,100 28% TAX RATE APPLIES TO INCOME OVER \$239,100 \$239,100 \$239,100 \$239,100 \$239,100 \$239,100 \$239,100 \$239,100 \$239,100 \$239,100 \$239,100 \$239,100 \$239,100 \$239,100 \$239,100 \$239,100 \$239,100 \$239,100 \$239,100 \$239,100 \$239,100 \$239,100 \$239,100 \$239,100 \$239,100 \$239,100 \$239,100 \$239,100 \$28,777 \$28,60,700 \$1,80,700 \$978,750	24%	\$206,701 - \$	\$394,600	\$103,351 - \$197,300			
37% Over \$751,600 Over \$626,350 ESTATES & TRUSTS 10% \$0 - \$3,150 24% \$3,151 - \$11,450 35% \$11,451 - \$15,650 37% Over \$15,650 ALTERNATIVE MINIMUM TAX MFJ SINGLE EXEMPTION AMOUNT \$137,000 \$88,100 28% TAX RATE APPLIES TO INCOME OVER \$239,100 \$28% TAX RATE APPLIES TO INCOME OVER \$239,100 \$28% TAX RATE APPLIES TO INCOME OVER \$239,100 EXEMPTION ELIMINATION \$11,252,700 \$626,350 EXEMPTION ELIMINATION \$1,800,700 \$978,750 LONG-TERM CAPITAL GAINS TAX Rates apply to LTCGs and qualified dividends, and are based on taxable income. TAX RATE 0% RATE 15% RATE 20% RATE MFJ \leq \$96,700 \$96,701 - \$600,050 > \$600,050 SINGLE \leq \$48,350 \$48,351 - \$533,400 \$533,400 ESTATES/TRUSTS \leq \$3,250 \$3,251 - \$15,900 \$15,900 3.8% NET INVESTMENT INCOME TAX Paid on the lesser of net investment income or excess of MAGI over:	32%	\$394,601 - \$	\$501,050	\$197	,301 - \$250,525		
ESTATES & TRUSTS10%\$0 - \$3,15024%\$3,151 - \$11,45035%\$11,451 - \$15,65037%Over \$15,650ALTERNATIVE MINIMUM TAXMFJSINGLEEXEMPTION AMOUNT\$137,000\$88,10028% TAX RATE APPLIES TO INCOME OVER\$239,100\$239,10028% TAX RATE APPLIES TO INCOME OVER\$239,100\$239,100EXEMPT PHASEOUT THRESHOLD\$1,252,700\$626,350EXEMPTION ELIMINATION\$1,800,700\$978,750LONG-TERM CAPITAL GAINS TAXRates apply to LTCGs and qualified dividends, and are based on taxable income.TAX RATE 0% RATE15% RATE20% RATE MFJ \leq \$96,700\$96,701 - \$600,050> \$600,050SINGLE \leq \$48,350\$48,351 - \$533,400\$533,400ESTATES/TRUSTS \leq \$3,250\$3,251 - \$15,900\$15,9003.8% NET INVESTMENT INCOME TAXPaid on the lesser of net investment income or excess of MAGI over:	35%	\$501,051 - \$	\$751,600	\$250	,526 - \$626,350		
10% $\$0 - \$3,150$ 24% $\$3,151 - \$11,450$ 35% $\$11,451 - \$15,650$ 37% Over $\$15,650$ ALTERNATIVE MINIMUM TAX MFJ SINGLE EXEMPTION AMOUNT $\$137,000$ $\$88,100$ 28% TAX RATE APPLIES TO INCOME OVER $\$239,100$ EXEMPT PHASEOUT THRESHOLD $\$1,252,700$ $\$626,350$ EXEMPTION ELIMINATION $\$1,800,700$ $\$978,750$ LONG – TERM CAPITAL GAINS TAX SINGLE 20% RATE MFJ $$\$96,700$ $\$96,701 - \$600,050$ $>$ \$600,050 SINGLE MFJ $$\$3,250$ $\$3,251 - \$533,400$ $$\$533,400$ SINGLE SINGLE $$\$3,$	37%	Over \$75	51,600	O	ver \$626,350		
24% $\$3,151 - \$11,450$ 35% $\$11,451 - \$15,650$ 37%Over $\$15,650$ ALTERNATIVE MINIMUM TAXMFJSINGLEEXEMPTION AMOUNT $\$137,000$ $\$88,100$ 28% TAX RATE APPLIES TO INCOME OVER $\$239,100$ 28% TAX RATE APPLIES TO INCOME OVER $\$239,100$ 28% TAX RATE APPLIES TO INCOME OVER $\$239,100$ EXEMPT PHASEOUT THRESHOLD $\$1,252,700$ EXEMPTION ELIMINATION $\$1,800,700$ $\$78,750$ LONG-TERM CAPITAL GAINS TAXRates apply to LTCGs and qualified dividends, and are based on taxable income.TAX RATE 0% RATE 15% RATE 20% RATEMFJ $\le \$96,700$ $\$96,701 - \$600,050$ $>$ \$600,050SINGLE $\le \$3,250$ $\$3,251 - \$533,400$ $\$533,400$ ESTATES/TRUSTS $\le \$3,250$ $\$3\%$ NET INVESTMENT INCOME TAXPaid on the lesser of net investment income or excess of MAGI over:	ESTATES & TRUSTS						
35% $\$11,451 - \$15,650$ Over \$15,650ALTERNATIVE MINIMUM TAXMFJSINGLEEXEMPTION AMOUNT $\$137,000$ $\$88,100$ 28% TAX RATE APPLIES TO INCOME OVER $\$239,100$ $\$239,100$ EXEMPT PHASEOUT THRESHOLD $\$1,252,700$ $\$626,350$ EXEMPTION ELIMINATION $\$1,800,700$ $\$978,750$ LONG-TERM CAPITAL GAINS TAXRates apply to LTCGs and qualified dividends, and are based on taxable income.TAX RATE 0% RATE 15% RATE 20% RATEMFJ \le \$96,700\$96,701 - \$600,050> \$600,050SINGLE \le \$48,350\$48,351 - \$533,400> \$533,400ESTATES/TRUSTS \le \$3,250\$3,251 - \$15,900> \$15,9003.8% NET INVESTMENT INCOME TAXPaid on the lesser of net investment income or excess of MAGI over:	10%	\$0 - \$3,	,150				
Over \$15,650ALTERNATIVE MINIMUM TAXMFJSINGLEEXEMPTION AMOUNT\$137,000\$88,10028% TAX RATE APPLIES TO INCOME OVER\$239,100\$239,100EXEMPTION AMOUNT\$137,000\$88,10028% TAX RATE APPLIES TO INCOME OVER\$239,100\$239,100EXEMPT PHASEOUT THRESHOLD\$1,252,700\$626,350EXEMPTION ELIMINATION\$1,800,700\$978,750LONG-TERM CAPITAL GAINS TAXRates apply to LTCGs and qualified dividends, and are based on taxable income.TAX RATE0% RATEMFJ\$96,700\$96,701 - \$600,050\$5600,050SINGLE\$96,700\$96,701 - \$600,050\$\$533,400STATES/TRUSTS\$\$3,250\$3,251 - \$15,900\$\$15,9003.8% NET INVESTMENT INCOME TAXPaid on the lesser of net investment income or excess of MAGI over:	24%	\$3,151 - \$	11,450				
ALTERNATIVE MINIMUM TAXMFJSINGLEEXEMPTION AMOUNT\$137,000\$88,10028% TAX RATE APPLIES TO INCOME OVER\$239,10028% TAX RATE APPLIES TO INCOME OVER\$239,100EXEMPT PHASEOUT THRESHOLD\$1,252,700\$626,350EXEMPTION ELIMINATION\$1,800,700\$978,750LONG-TERM CAPITAL GAINS TAXSINGLE 20% RATERates apply to LTCGs and qualified dividends, and are based on taxable income.TAX RATE 0% RATETAX RATE 0% RATE 15% RATE 20% RATEMFJ \leq \$96,700\$96,701 - \$600,050> \$600,050SINGLE \leq \$48,350\$48,351 - \$533,400> \$533,400ESTATES/TRUSTS \leq \$3,250\$3,251 - \$15,900> \$15,9003.8% NET INVESTMENT INCOME TAXPaid on the lesser of net investment income or excess of MAGI over:	35%	\$11,451 - \$	\$15,650				
MFJSINGLEEXEMPTION AMOUNT\$137,000\$88,10028% TAX RATE APPLIES TO INCOME OVER\$239,100\$239,10028% TAX RATE APPLIES TO INCOME OVER\$1,252,700\$626,350EXEMPT PHASEOUT THRESHOLD\$1,252,700\$626,350EXEMPTION ELIMINATION\$1,800,700\$978,750LONG-TERM CAPITAL GAINS TAXSINGLESINGLERates apply to LTCGs and qualified dividends, and are based on taxable income.TAX RATEMFJ \leq \$96,700\$96,701 - \$600,050> \$600,050SINGLE \leq \$48,350\$48,351 - \$533,400> \$533,400ESTATES/TRUSTS \leq \$3,250\$3,251 - \$15,900> \$15,9003.8% NET INVESTMENT INCOME TAXPaid on the lesser of net investment income or excess of MAGI over:	37%	Over \$15	5,650				
EXEMPTION AMOUNT $\$137,000$ $\$88,100$ 28% TAX RATE APPLIES TO INCOME OVER $\$239,100$ $\$239,100$ 28% TAX RATE APPLIES TO INCOME OVER $\$239,100$ $\$239,100$ EXEMPT PHASEOUT THRESHOLD $\$1,252,700$ $\$626,350$ EXEMPTION ELIMINATION $\$1,800,700$ $\$978,750$ LONG-TERM CAPITAL GAINS TAXRates apply to LTCGs and qualified dividends, and are based on taxable income.TAX RATE 0% RATE 15% RATE 20% RATEMFJ \le \$96,700 $\$96,701$ - $\$600,050$ $>$ \$600,050SINGLE \le \$48,350 $\$48,351$ - $\$533,400$ $>$ \$533,400ESTATES/TRUSTS \le \$3,250 $\$3,251$ - $\$15,900$ $>$ \$15,9003.8% NET INVESTMENT INCOME TAXPaid on the lesser of net investment income or excess of MAGI over:	ALTERNATIVE MINI	ΜυΜ ΤΑΧ					
28% TAX RATE APPLIES TO INCOME OVER\$239,10028% TAX RATE APPLIES TO INCOME OVER\$239,100EXEMPT PHASEOUT THRESHOLD\$1,252,700\$626,350EXEMPTION ELIMINATION\$1,800,700\$978,750LONG-TERM CAPITAL GAINS TAXRates apply to LTCGs and qualified dividends, and are based on taxable income.TAX RATE0% RATE15% RATE20% RATEMFJ \leq \$96,700\$96,701 - \$600,050> \$600,050SINGLE \leq \$48,350\$48,351 - \$533,400> \$533,400ESTATES/TRUSTS \leq \$3,250\$3,251 - \$15,9003.8% NET INVESTMENT INCOME TAXPaid on the lesser of net investment income or excess of MAGI over:			М	FJ	SINGLE		
EXEMPT PHASEOUT THRESHOLD\$1,252,700\$626,350EXEMPTION ELIMINATION\$1,800,700\$978,750LONG-TERM CAPITAL GAINS TAXStates apply to LTCGs and qualified dividends, and are based on taxable income.TAX RATE0% RATE15% RATE20% RATEMFJ \leq \$96,700\$96,701 - \$600,050> \$600,050SINGLE \leq \$48,350\$48,351 - \$533,400> \$533,400ESTATES/TRUSTS \leq \$3,250\$3,251 - \$15,900> \$15,9003.8% NET INVESTMENT INCOME TAXPaid on the lesser of net investment income or excess of MAGI over:	EXEMPTION AMOU	\$13	7 000	¢00.100			
EXEMPTION ELIMINATION\$1,800,700\$978,750LONG-TERM CAPITAL GAINS TAXRates apply to LTCGs and qualified dividends, and are based on taxable income.TAX RATE0% RATE15% RATE20% RATEMFJ \leq \$96,700\$96,701 - \$600,050> \$600,050SINGLE \leq \$48,350\$48,351 - \$533,400> \$533,400ESTATES/TRUSTS \leq \$3,250\$3,251 - \$15,900> \$15,9003.8% NET INVESTMENT INCOME TAXPaid on the lesser of net investment income or excess of MAGI over:			410	,000	\$88,100		
LONG-TERM CAPITAL GAINS TAXRates apply to LTCGs and qualified dividends, and are based on taxable income.TAX RATE0% RATE15% RATE20% RATEMFJ \leq \$96,700\$96,701 - \$600,050> \$600,050SINGLE \leq \$48,350\$48,351 - \$533,400> \$533,400ESTATES/TRUSTS \leq \$3,250\$3,251 - \$15,900> \$15,9003.8% NET INVESTMENT INCOME TAXPaid on the lesser of net investment income or excess of MAGI over:	28% TAX RATE APP	LIES TO INCOME OVER					
Rates apply to LTCGs and qualified dividends, and are based on taxable income.TAX RATE0% RATE15% RATE20% RATEMFJ \leq \$96,700\$96,701 - \$600,050> \$600,050SINGLE \leq \$48,350\$48,351 - \$533,400> \$533,400ESTATES/TRUSTS \leq \$3,250\$3,251 - \$15,900> \$15,9003.8% NET INVESTMENT INCOME TAXPaid on the lesser of net investment income or excess of MAGI over:			R \$239	9,100	\$239,100		
TAX RATE0% RATE15% RATE20% RATEMFJ \leq \$96,700\$96,701 - \$600,050> \$600,050SINGLE \leq \$48,350\$48,351 - \$533,400> \$533,400ESTATES/TRUSTS \leq \$3,250\$3,251 - \$15,900> \$15,9003.8% NET INVESTMENT INCOME TAXPaid on the lesser of net investment income or excess of MAGI over:	EXEMPT PHASEOUT	THRESHOLD	R \$239 \$1,25	9,100 52,700	\$239,100 \$626,350		
MFJ \leq \$96,700 \$96,701 - \$600,050 > \$600,050 SINGLE \leq \$48,350 \$48,351 - \$533,400 > \$533,400 ESTATES/TRUSTS \leq \$3,250 \$3,251 - \$15,900 > \$15,900 3.8% NET INVESTMENT INCOME TAX Paid on the lesser of net investment income or excess of MAGI over:	EXEMPT PHASEOUT	THRESHOLD	R \$239 \$1,25	9,100 52,700	\$239,100 \$626,350		
SINGLE ≤ \$48,350 \$48,351 - \$533,400 > \$533,400 ESTATES/TRUSTS ≤ \$3,250 \$3,251 - \$15,900 > \$15,900 3.8% NET INVESTMENT INCOME TAX Paid on the lesser of net investment income or excess of MAGI over:	EXEMPT PHASEOUT EXEMPTION ELIMIN LONG-TERM CAPIT	THRESHOLD IATION TAL GAINS TAX	R \$239 \$1,25 \$1,80	9,100 52,700 00,700	\$239,100 \$626,350 \$978,750		
ESTATES/TRUSTS≤ \$3,250\$3,251 - \$15,900> \$15,9003.8% NET INVESTMENT INCOME TAXPaid on the lesser of net investment income or excess of MAGI over:	EXEMPT PHASEOUT EXEMPTION ELIMIN LONG-TERM CAPIT	THRESHOLD IATION FAL GAINS TAX and qualified dividends, a	\$23! \$1,25 \$1,80 and are based	9,100 52,700 00,700 on taxable	\$239,100 \$626,350 \$978,750 income.		
3.8% NET INVESTMENT INCOME TAX Paid on the lesser of net investment income or excess of MAGI over:	EXEMPT PHASEOUT EXEMPTION ELIMIN LONG-TERM CAPIT Rates apply to LTCGs	THRESHOLD ATION FAL GAINS TAX and qualified dividends, a 0% RATE	\$23! \$1,25 \$1,80 and are based 15% RAT	9,100 62,700 00,700 on taxable	\$239,100 \$626,350 \$978,750 e income. 20% RATE		
Paid on the lesser of net investment income or excess of MAGI over:	EXEMPT PHASEOUT EXEMPTION ELIMIN LONG-TERM CAPIT Rates apply to LTCGs TAX RATE	THRESHOLD ATION TAL GAINS TAX and qualified dividends, a 0% RATE ≤ \$96,700	R \$23! \$1,25 \$1,80 and are based 15% RAT \$96,701 - \$60 \$100	9,100 52,700 00,700 on taxable E 00,050	\$239,100 \$626,350 \$978,750 e income. 20% RATE > \$600,050		
	EXEMPT PHASEOUT EXEMPTION ELIMIN LONG-TERM CAPIT Rates apply to LTCGs TAX RATE MFJ	THRESHOLDIATIONTAL GAINS TAXand qualified dividends, a 0% RATE\$ \leq \$96,700\$ \leq \$48,350\$	\$23! \$1,25 \$1,80 and are based 15% RAT \$96,701 - \$60 \$48,351 - \$53	2,700 52,700 00,700 on taxable E 00,050 33,400	\$239,100 \$626,350 \$978,750 e income. 20% RATE > \$600,050 > \$533,400		
MFJ \$250,000 SINGLE \$200,000	EXEMPT PHASEOUT EXEMPTION ELIMIN LONG-TERM CAPIT Rates apply to LTCGs TAX RATE MFJ SINGLE ESTATES/TRUSTS	THRESHOLDIATIONTAL GAINS TAXand qualified dividends, at 0% RATE \leq \$96,700 \leq \$48,350 \leq \$3,250	\$23! \$1,25 \$1,80 and are based 15% RAT \$96,701 - \$60 \$48,351 - \$53	2,700 52,700 00,700 on taxable E 00,050 33,400	\$239,100 \$626,350 \$978,750 e income. 20% RATE > \$600,050 > \$533,400		
	EXEMPT PHASEOUT EXEMPTION ELIMIN LONG-TERM CAPIT Rates apply to LTCGs TAX RATE MFJ SINGLE ESTATES/TRUSTS 3.8% NET INVESTM	THRESHOLDIATIONFAL GAINS TAXand qualified dividends, a 0% RATE \leq \$96,700 \leq \$48,350 \leq \$3,250ENT INCOME TAX	\$23! \$1,25 \$1,80 \$1,80 and are based 15% RAT \$96,701 - \$60 \$48,351 - \$53 \$3,251 - \$15,	9,100 52,700 50,700 on taxable E 50,050 33,400 900	\$239,100 \$626,350 \$978,750 e income. 20% RATE > \$600,050 > \$533,400		

STANDARD I	DEDUC	TION							
FILING STAT	US		ADDITIONAL	(AGE	65/OLD	ER OR E	BLIND)		
MFJ	MFJ \$30,000		MARRIED (EACH ELIGIBLE SPOUSI				E) \$1,600		
SINGLE \$15,000		UNMARRIED	(SING	LE, HOH)		\$2,000		
SOCIAL SEC	URITY								
WAGE BASE		9	\$176,100		E	ARNING	S LIM	т	
MEDICARE			No Limit Belo		ow FRA		\$23,400		
COLA			2.5% Reaching		ching FR	RA 🛛	\$62,	,160	
FULL RETIRE	MENT	AGE							
BIRTH YE	AR		FRA	BI	RTH YE	AR		FRA	
1943-54	4		66	1958			66 + 8mo		
1955		6	56 + 2mo		1959		66 + 10mo		
1956		6	6 + 4mo	1960+			67		
1957		6	6 + 6mo						
PROVISION	AL INCO	OME	М	FJ			SIN	GLE	
0% TAXABLE			< \$32	2,000			< \$2	5,000	
50% TAXABL	.E		\$32,000 - \$44,0		00 \$2		25,000 - \$34,000		
85% TAXABLE		> \$44,000		> \$		> \$3	4,000		
MEDICARE P	REMIU	MS & IR	MAA SURCHA	RGE					
PART B PREM	MUIM		\$185.00						
PART A PREM	MUIM		Less than 30) Credi	ts: \$518	30	– 39 C	redits: \$285	
YOUR 2023	MAGI W	AS:				IRMAA S	SURCH	IARGE:	
MFJ		SI	NGLE		PA	ART B		PART D	
\$212,000 or	less	\$`	106,000 or less	5		-		-	
\$212,001 - \$	266,000) \$'	106,001 - \$133	,000	\$7	74.00		\$13.70	
		133,001 - \$167,000		\$185.00		\$35.30			
\$334,001 - \$400,000 \$1		167,001 - \$200,000		\$295.90		\$57.00			
\$400,001 - \$749,999 \$2		200,001 - \$499,999		\$406.90		\$78.60			
\$750,000 or more \$5		500,000 or more		\$443.90			\$85.80		

© fpPathfinder.com. Licensed for the sole use of Ann J. Shubert of Equila Financial, LLC. All rights reserved. Used with permission. Updated 11/25/2024.

2025 · IMPORTANT NUMBERS



RETIREMENT PLANS	

ELECTIVE DEFERRALS (401(K), 403(B), 457) \$23,500 Catch Up (Age 50+) \$7,500 Catch Up (Age 50-63) \$11,250 403(b) Additional Catch Up (15+ Years of Service) \$3,000 DEFINED CONTRIBUTION PLAN \$3,500 Limit Per Participant \$70,000 SIMPLE IRA \$70,000 Contribution Limit \$16,500 (\$17,600, if eligible for 10% increase) Catch Up (Age 50+) \$3,500 (\$3,850, if eligible for 10% increase) Catch Up (Age 50-63) \$5,250 (\$5,775, if eligible for 10% increase) Catch Up (Age 50-63) \$5,250 (\$5,775, if eligible for 10% increase) SEP IRA \$70,000 Maximum % of Comp (Adj. Net Errings If Self-Employed) 25% Contribution Limit \$770,000 Maximum Compensation \$750 TRADITIONAL IRA & ROTH IRA CONTRIBUTIONS \$750 TRADITIONAL IRA & ROTH IRA CONTRIBUTIONS \$150,000 - \$165,000 MFJ MAGI PHASEOUT \$126,000 - \$146,000 MFJ MAGI PHAS	RETIREMENT PLANS				
Catch Up (Age 50+) \$7,500 Catch Up (Ages 60–63) \$11,250 403(b) Additional Catch Up (15+ Years of Service) \$3,000 DEFINED CONTRIBUTION PLAN Limit Per Participant \$70,000 SIMPLE IRA Contribution Limit \$16,500 (\$17,600, if eligible for 10% increase) Catch Up (Age 50+) \$3,500 (\$3,850, if eligible for 10% increase) Catch Up (Ages 60–63) \$5,250 (\$5,775, if eligible for 10% increase) SEP IRA \$70,000 Maximum % of Comp (Adj. Net Earnings If Self-Employed) 25% Contribution Limit \$70,000 Minimum Compensation \$750 TRAO Total Contribution Limit \$7,000 Catch Up (Age 50+) \$1,000 Contribution Limit \$7,000 ROTH IRA ELIGIBILITY \$100 SINGLE MAGI PHASEOUT \$150,000 - \$165,000 MFJ MAGI PHASEOUT \$236,000 - \$246,000 MFJ MAGI PHASEOUT \$126,000 - \$146,000 MFJ MAGI PHASEOUT \$236,000 - \$246,000 MFJ MAGI PHASEOUT \$236,000 - \$246,000 MF	ELECTIVE DEFERRALS (401	(K), 403	(B), 457)		
Catch Up (Ages 60–63) \$11,250 403(b) Additional Catch Up (15+ Years of Service) \$3,000 DEFINED CONTRIBUTION PLAN Limit Per Participant \$70,000 SIMPLE IRA Contribution Limit \$16,500 (\$17,600, if eligible for 10% increase) Catch Up (Age 50+) \$3,500 (\$3,850, if eligible for 10% increase) Catch Up (Ages 60–63) \$5,250 (\$5,775, if eligible for 10% increase) SEP IRA Maximum % of Comp (Adj. Net Earnings If Self-Employed) 25% Contribution Limit \$70,000 Minimum Compensation \$750 TRADITIONAL IRA & ROTH IRA CONTRIBUTIONS Total Contribution Limit \$7,000 Catch Up (Age 50+) \$1,000 RA SINGLE MAGI PHASEOUT \$150,000 - \$165,000 MFJ MAGI PHASEOUT \$150,000 - \$165,000 MFJ MAGI PHASEOUT \$126,000 - \$146,000 MFJ MAGI PHASEOUT \$126,000 - \$146,000 MFJ MAGI PHASEOUT \$236,000 - \$246,000 MFJ MAGI PHASEOUT \$236,000 - \$246,000 Magi PHASEOUT	Contribution Limit				\$23,500
403(b) Additional Catch Up (15+ Years of Service) \$3,000 DEFINED CONTRIBUTION PLAN Limit Per Participant \$70,000 SIMPLE IRA Contribution Limit \$16,500 (\$17,600, if eligible for 10% increase) Catch Up (Age 50+) \$3,500 (\$3,850, if eligible for 10% increase) Catch Up (Ages 60-63) \$5,250 (\$5,775, if eligible for 10% increase) SEP IRA	Catch Up (Age 50+)				\$7,500
DEFINED CONTRIBUTION PLANLimit Per Participant\$70,000SIMPLE IRAContribution Limit\$16,500 (\$17,600, if eligible for 10% increase)Catch Up (Age 50+)\$3,500 (\$3,850, if eligible for 10% increase)Catch Up (Ages 60-63)\$5,250 (\$5,775, if eligible for 10% increase)Catch Up (Ages 60-63)\$5,250 (\$5,775, if eligible for 10% increase)SEP IRAMaximum % of Comp (Adj. Net Earnings If Self-Employed)25%Contribution Limit\$70,000Minimum Compensation\$750TRADITIONAL IRA & ROTH IRA CONTRIBUTIONS\$750TADITIONAL IRA & ROTH IRA CONTRIBUTIONS\$750TADITIONAL IRA & ROTH IRA CONTRIBUTIONS\$11000Catch Up (Age 50+)\$11,000ROTH IRA ELIGIBILITY\$150,000 - \$165,000MFJ MAGI PHASEOUT\$126,000 - \$246,000TRADITIONAL IRA DEDUCTIBILITY (IF COVERED BY WORK PLAN)\$126,000 - \$246,000SINGLE MAGI PHASEOUT\$126,000 - \$146,000MFJ MAGI PHASEOUT\$236,000 - \$246,000MFJ MAGI PHASEOUT\$236,000 - \$246,000MGUATION TAX CREDIT INCENTIVES\$236,000 - \$246,00	Catch Up (Ages 60–63)				\$11,250
Limit Per Participant \$70,000 SIMPLE IRA Contribution Limit \$16,500 (\$17,600, if eligible for 10% increase) Catch Up (Age 50+) \$3,500 (\$3,850, if eligible for 10% increase) Catch Up (Ages 60-63) \$5,250 (\$5,775, if eligible for 10% increase) Catch Up (Ages 60-63) \$5,250 (\$5,775, if eligible for 10% increase) SEP IRA	403(b) Additional Catch Up (15+ Years of Service) \$3,00			\$3,000	
SIMPLE IRA Contribution Limit \$16,500 (\$17,600, if eligible for 10% increase) Catch Up (Age 50+) \$3,500 (\$3,850, if eligible for 10% increase) Catch Up (Ages 60–63) \$5,250 (\$5,775, if eligible for 10% increase) SEP IRA	DEFINED CONTRIBUTION	PLAN			
Contribution Limit \$16,500 (\$17,600, if eligible for 10% increase) Catch Up (Age 50+) \$3,500 (\$3,850, if eligible for 10% increase) Catch Up (Ages 60–63) \$5,250 (\$5,775, if eligible for 10% increase) SEP IRA Maximum % of Comp (Adj. Net Earnings If Self-Employed) 25% Contribution Limit \$70,000 Minimum Compensation \$750 TRADITIONAL IRA & ROTH IRA CONTRIBUTIONS Total Contribution Limit \$7,000 Catch Up (Age 50+) \$11,000 ROTH IRA ELIGIBILITY SINGLE MAGI PHASEOUT \$150,000 - \$165,000 MFJ MAGI PHASEOUT \$150,000 - \$165,000 MFJ MAGI PHASEOUT \$236,000 - \$246,000 TRADITIONAL IRA DEDUCTIBILITY (IF COVERED BY WORK PLAN) \$126,000 - \$146,000 MFJ MAGI PHASEOUT \$126,000 - \$146,000 MFJ MAGI PHASEOUT \$236,000 - \$246,000 MFJ (IF ONLY SPOUSE IS COVERED) \$236,000 - \$489,000 BUCATION TAX CREDIT INCENTIVES \$236,000 - \$246,000 EDUCATION TAX CREDIT INCENTIVES \$236,000 - \$440,000 AMOUNT OF CREDIT \$236,000 - \$246,000 \$80,000 - \$90,000	Limit Per Participant				\$70,000
Catch Up (Age 50+) \$3,500 (\$3,850, if eligible for 10% increase) Catch Up (Ages 60-63) \$5,250 (\$5,775, if eligible for 10% increase) SEP IRA Maximum % of Comp (Adj. Net Earnings If Self-Employed) 25% Contribution Limit \$70,000 Minimum Compensation \$750 TRADITIONAL IRA & ROTH IRA CONTRIBUTIONS \$750 Total Contribution Limit \$7,000 Catch Up (Age 50+) \$1,000 ROTH IRA ELIGIBILITY \$11,000 ROTH IRA ELIGIBILITY \$150,000 - \$165,000 MFJ MAGI PHASEOUT \$236,000 - \$246,000 TRADITIONAL IRA DEDUCTIBILITY (IF COVERED BY WORK PLAN) \$126,000 - \$146,000 MFJ MAGI PHASEOUT \$126,000 - \$146,000 MFJ MAGI PHASEOUT \$236,000 - \$246,000 EDUCATION TAX CREDIT INCENTIVES \$236,000 - \$246,000 AMOUNT OF CREDIT \$236,000 - \$246,000 SINGLE MAGI PHASEOUT \$236,000 - \$246,000	SIMPLE IRA				
Catch Up (Ages 60–63) \$5,250 (\$5,775, if eligible for 10% increase) SEP IRA Maximum % of Comp (Adj. Net Earnings If Self-Employed) 25% Contribution Limit \$70,000 Minimum Compensation \$750 TRADITIONAL IRA & ROTH IRA CONTRIBUTIONS \$750 Total Contribution Limit \$7,000 Catch Up (Age 50+) \$1,000 ROTH IRA ELIGIBILITY \$150,000 - \$165,000 SINGLE MAGI PHASEOUT \$150,000 - \$165,000 MFJ MAGI PHASEOUT \$236,000 - \$246,000 TRADITIONAL IRA DEDUCTIBILITY (IF COVERED BY WORK PLAN) \$126,000 - \$146,000 SINGLE MAGI PHASEOUT \$126,000 - \$146,000 MFJ MAGI PHASEOUT \$126,000 - \$246,000 MFJ (IF ONLY SPOUSE IS COVERED) \$236,000 - \$246,000 EDUCATION TAX CREDIT INCENTIVES \$126,000 - \$146,000 AMOUNT OF CREDIT \$100% of first \$2,000, 254,000 SINGLE MAGI PHASEOUT \$236,000 - \$246,000 SINGLE MAGI PHASEOUT \$236,000 - \$146,000 MFJ (IF ONLY SPOUSE IS COVERED) \$236,000 - \$246,000 EDUCATION TAX CREDIT INCENTIVES \$236,000 - \$246,000 SINGLE MAGI PHASEOUT \$00% of first \$2,000, 25% of next \$2,000, 25% of next \$2,000, 25% of next \$2,00	Contribution Limit		\$16,500 (\$17,600, if e	ligible for	10% increase)
SEP IRAMaximum % of Comp (Adj. Net Earnings If Self–Employed)25%Contribution Limit\$70,000Minimum Compensation\$750TRADITIONAL IRA & ROTH IRA CONTRIBUTIONSTotal Contribution Limit\$7,000Catch Up (Age 50+)\$1,000ROTH IRA ELIGIBILITYSINGLE MAGI PHASEOUT\$150,000 - \$165,000MFJ MAGI PHASEOUT\$150,000 - \$165,000TRADITIONAL IRA DEDUCTIBILITY (IF COVERED BY WORK PLAN)SINGLE MAGI PHASEOUT\$126,000 - \$246,000TRADITIONAL IRA DEDUCTIBILITY (IF COVERED BY WORK PLAN)SINGLE MAGI PHASEOUT\$126,000 - \$489,000MFJ MAGI PHASEOUT\$126,000 - \$146,000MFJ (IF ONLY SPOUSE IS COVERED)\$236,000 - \$246,000EDUCATION TAX CREDIT INCENTIVESAMERICAN OPPORTUNITYLIFETIME LEARNINGAMOUNT OF CREDIT\$100% of first \$2,000, 25% of next \$2,000\$80,000 - \$90,000SINGLE MAGI PHASEOUT\$80,000 - \$90,000\$80,000 - \$90,000	Catch Up (Age 50+)		\$3,500 (\$3,850, if elig	ible for 10	% increase)
Maximum % of Comp (Adj. Net Earnings If Self-Employed)25%Contribution Limit\$70,000Minimum Compensation\$750TRADITIONAL IRA & ROTH IRA CONTRIBUTIONSTotal Contribution Limit\$7,000Catch Up (Age 50+)\$1,000ROTH IRA ELIGIBILITYSINGLE MAGI PHASEOUT\$150,000 - \$165,000MFJ MAGI PHASEOUT\$236,000 - \$246,000TRADITIONAL IRA DEDUCTIBILITY (IF COVERED BY WORK PLAN)SINGLE MAGI PHASEOUT\$126,000 - \$146,000MFJ MAGI PHASEOUT\$126,000 - \$146,000MFJ MAGI PHASEOUT\$236,000 - \$246,000EDUCATION TAX CREDIT INCENTIVESAMERICAN OPPORTUNITYLIFETIME LEARNINGAMOUNT OF CREDIT\$100% of first \$2,000, 25% of next \$2,000SINGLE MAGI PHASEOUT\$80,000 - \$90,000	Catch Up (Ages 60–63)		\$5,250 (\$5,775, if elig	ible for 10	% increase)
Contribution Limit \$70,000 Minimum Compensation \$750 TRADITIONAL IRA & ROTH IRA CONTRIBUTIONS \$750 Total Contribution Limit \$7,000 Catch Up (Age 50+) \$1,000 ROTH IRA ELIGIBILITY \$150,000 - \$165,000 MFJ MAGI PHASEOUT \$150,000 - \$165,000 MFJ MAGI PHASEOUT \$236,000 - \$246,000 TRADITIONAL IRA DEDUCTIBILITY (IF COVERED BY WORK PLAN) \$1126,000 - \$146,000 SINGLE MAGI PHASEOUT \$79,000 - \$89,000 MFJ MAGI PHASEOUT \$126,000 - \$146,000 MFJ MAGI PHASEOUT \$126,000 - \$146,000 MFJ (IF ONLY SPOUSE IS COVERED) \$236,000 - \$246,000 EDUCATION TAX CREDIT INCENTIVES \$236,000 - \$246,000 AMERICAN OPPORTUNITY LIFETIME LEARNING AMOUNT OF CREDIT 100% of first \$2,000, 25% of next \$2,000 SINGLE MAGI PHASEOUT \$80,000 - \$90,000	SEP IRA				
Minimum Compensation \$750 TRADITIONAL IRA & ROTH IRA CONTRIBUTIONS Total Contribution Limit \$7,000 Catch Up (Age 50+) \$1,000 ROTH IRA ELIGIBILITY SINGLE MAGI PHASEOUT \$150,000 - \$165,000 MFJ MAGI PHASEOUT \$236,000 - \$246,000 MFJ MAGI PHASEOUT \$236,000 - \$246,000 TRADITIONAL IRA DEDUCTIBILITY (IF COVERED BY WORK PLAN) SINGLE MAGI PHASEOUT \$79,000 - \$89,000 MFJ MAGI PHASEOUT \$79,000 - \$89,000 \$126,000 - \$146,000 MFJ (IF ONLY SPOUSE IS COVERED) \$236,000 - \$246,000 EDUCATION TAX CREDIT INCENTIVES \$236,000 - \$246,000 \$236,000 - \$246,000 \$236,000 - \$146,000 MFJ (IF ONLY SPOUSE IS COVERED) \$236,000 - \$246,000 \$236,000 - \$246,000 \$236,000 - \$246,000 EDUCATION TAX CREDIT INCENTIVES \$236,000 - \$246,000 \$236,000 - \$246,000 \$236,000 - \$246,000 SINGLE MAGI PHASEOUT \$236,000 - \$246,000 \$236,000 - \$246,000 \$236,000 - \$246,000 SINGLE MAGI PHASEOUT \$236,000 - \$260,000 \$236,000 - \$246,000 \$236,000 - \$246,000	Maximum % of Comp (Adj.	Net Ear	rnings If Self–Employed	l)	25%
TRADITIONAL IRA & ROTH IRA CONTRIBUTIONSTotal Contribution Limit\$7,000Catch Up (Age 50+)\$1,000ROTH IRA ELIGIBILITY\$150,000 - \$165,000SINGLE MAGI PHASEOUT\$150,000 - \$165,000MFJ MAGI PHASEOUT\$236,000 - \$246,000TRADITIONAL IRA DEDUCTIBILITY (IF COVERED BY WORK PLAN)SINGLE MAGI PHASEOUT\$79,000 - \$89,000MFJ MAGI PHASEOUT\$126,000 - \$146,000MFJ MAGI PHASEOUT\$126,000 - \$146,000MFJ (IF ONLY SPOUSE IS COVERED)\$236,000 - \$246,000EDUCATION TAX CREDIT INCENTIVESAMERICAN OPPORTUNITYLIFETIME LEARNINGAMOUNT OF CREDIT100% of first \$2,000, 25% of next \$2,00020% of first \$10,000SINGLE MAGI PHASEOUT\$80,000 - \$90,000\$80,000 - \$90,000	Contribution Limit				\$70,000
Total Contribution Limit \$7,000 Catch Up (Age 50+) \$1,000 ROTH IRA ELIGIBILITY SINGLE MAGI PHASEOUT SINGL MAGI PHASEOUT \$150,000 - \$165,000 MFJ MAGI PHASEOUT \$236,000 - \$246,000 TRADITIONAL IRA DEDUCTIBILITY (IF COVERED BY WORK PLAN) SINGLE MAGI PHASEOUT \$79,000 - \$89,000 MFJ MAGI PHASEOUT \$126,000 - \$146,000 MFJ MAGI PHASEOUT \$236,000 - \$246,000 MFJ (IF ONLY SPOUSE IS COVERED) \$236,000 - \$246,000 EDUCATION TAX CREDIT INCENTIVES \$236,000 - \$246,000 AMOUNT OF CREDIT 100% of first \$2,000, 25% of next \$2,000, 25% of next \$2,000 SINGLE MAGI PHASEOUT \$80,000 - \$90,000	Minimum Compensation				\$750
Catch Up (Age 50+) \$1,000 ROTH IRA ELIGIBILITY SINGLE MAGI PHASEOUT SINGLE MAGI PHASEOUT \$150,000 - \$165,000 MFJ MAGI PHASEOUT \$236,000 - \$246,000 TRADITIONAL IRA DEDUCTIBILITY (IF COVERED BY WORK PLAN) SINGLE MAGI PHASEOUT MFJ MAGI PHASEOUT \$79,000 - \$89,000 MFJ MAGI PHASEOUT \$126,000 - \$146,000 MFJ (IF ONLY SPOUSE IS COVERED) \$236,000 - \$246,000 EDUCATION TAX CREDIT INCENTIVES AMERICAN OPPORTUNITY LIFETIME LEARNING AMOUNT OF CREDIT 100% of first \$2,000, 25% of next \$2,000 20% of first \$10,000 SINGLE MAGI PHASEOUT \$80,000 - \$90,000 \$80,000 - \$90,000	TRADITIONAL IRA & ROTH	IRA CO	NTRIBUTIONS		
ROTH IRA ELIGIBILITY SINGLE MAGI PHASEOUT \$150,000 - \$165,000 MFJ MAGI PHASEOUT \$236,000 - \$246,000 TRADITIONAL IRA DEDUCTIBILITY (IF COVERED BY WORK PLAN) SINGLE MAGI PHASEOUT SINGLE MAGI PHASEOUT \$79,000 - \$89,000 MFJ MAGI PHASEOUT \$126,000 - \$146,000 MFJ MAGI PHASEOUT \$126,000 - \$146,000 MFJ (IF ONLY SPOUSE IS COVERED) \$236,000 - \$246,000 EDUCATION TAX CREDIT INCENTIVES \$236,000 - \$246,000 AMERICAN OPPORTUNITY LIFETIME LEARNING AMOUNT OF CREDIT 100% of first \$2,000, 25% of next \$2,000 \$80,000 - \$90,000 SINGLE MAGI PHASEOUT \$80,000 - \$90,000 \$80,000 - \$90,000	Total Contribution Limit			\$7,000	
SINGLE MAGI PHASEOUT \$150,000 - \$165,000 MFJ MAGI PHASEOUT \$236,000 - \$246,000 TRADITIONAL IRA DEDUCTIBILITY (IF COVERED BY WORK PLAN) SINGLE MAGI PHASEOUT \$79,000 - \$89,000 MFJ MAGI PHASEOUT \$126,000 - \$146,000 MFJ (IF ONLY SPOUSE IS COVERED) \$236,000 - \$246,000 EDUCATION TAX CREDIT INCENTIVES \$236,000 - \$246,000 AMOUNT OF CREDIT 100% of first \$2,000, 25% of next \$2,000 SINGLE MAGI PHASEOUT \$80,000 - \$90,000	Catch Up (Age 50+)	Catch Up (Age 50+) \$1,000			
MFJ MAGI PHASEOUT \$236,000 - \$246,000 TRADITIONAL IRA DEDUCTIBILITY (IF COVERED BY WORK PLAN) SINGLE MAGI PHASEOUT \$79,000 - \$89,000 MFJ MAGI PHASEOUT \$126,000 - \$146,000 MFJ (IF ONLY SPOUSE IS COVERED) \$236,000 - \$246,000 EDUCATION TAX CREDIT INCENTIVES \$236,000 - \$246,000 AMERICAN OPPORTUNITY LIFETIME LEARNING AMOUNT OF CREDIT 100% of first \$2,000, 25% of next \$2,000 SINGLE MAGI PHASEOUT \$80,000 - \$90,000	ROTH IRA ELIGIBILITY				
TRADITIONAL IRA DEDUCTIBILITY (IF COVERED BY WORK PLAN) SINGLE MAGI PHASEOUT \$79,000 - \$89,000 MFJ MAGI PHASEOUT \$126,000 - \$146,000 MFJ (IF ONLY SPOUSE IS COVERED) \$236,000 - \$246,000 EDUCATION TAX CREDIT INCENTIVES 4MERICAN OPPORTUNITY LIFETIME LEARNING 100% of first \$2,000, 25% of next \$2,000 SINGLE MAGI PHASEOUT \$80,000 - \$90,000	SINGLE MAGI PHASEOUT	INGLE MAGI PHASEOUT \$150,000 - \$16		0 - \$165,000	
SINGLE MAGI PHASEOUT \$79,000 - \$89,000 MFJ MAGI PHASEOUT \$126,000 - \$146,000 MFJ (IF ONLY SPOUSE IS COVERED) \$236,000 - \$246,000 EDUCATION TAX CREDIT INCENTIVES ISSUE SCOVERED AMERICAN OPPORTUNITY LIFETIME LEARNING AMOUNT OF CREDIT 100% of first \$2,000, 25% of next \$2,000 SINGLE MAGI PHASEOUT \$80,000 - \$90,000	MFJ MAGI PHASEOUT			\$236,00	0 - \$246,000
MFJ MAGI PHASEOUT \$126,000 - \$146,000 MFJ (IF ONLY SPOUSE IS COVERED) \$236,000 - \$246,000 EDUCATION TAX CREDIT INCENTIVES AMERICAN OPPORTUNITY LIFETIME LEARNING AMOUNT OF CREDIT 100% of first \$2,000, 25% of next \$2,000 20% of first \$10,000 SINGLE MAGI PHASEOUT \$80,000 - \$90,000 \$80,000 - \$90,000	TRADITIONAL IRA DEDUCT	FIBILITY	(IF COVERED BY WOR	(PLAN)	
MFJ (IF ONLY SPOUSE IS COVERED) \$236,000 - \$246,000 EDUCATION TAX CREDIT INCENTIVES AMERICAN OPPORTUNITY LIFETIME LEARNING AMOUNT OF CREDIT 100% of first \$2,000, 25% of next \$2,000 20% of first \$10,000 SINGLE MAGI PHASEOUT \$80,000 - \$90,000 \$80,000 - \$90,000	SINGLE MAGI PHASEOUT			\$79,000	- \$89,000
EDUCATION TAX CREDIT INCENTIVES AMERICAN OPPORTUNITY LIFETIME LEARNING AMOUNT OF CREDIT 100% of first \$2,000, 25% of next \$2,000 20% of first \$10,000 SINGLE MAGI PHASEOUT \$80,000 - \$90,000 \$80,000 - \$90,000	MFJ MAGI PHASEOUT			\$126,00	0 - \$146,000
AMERICAN OPPORTUNITY LIFETIME LEARNING AMOUNT OF CREDIT 100% of first \$2,000, 25% of next \$2,000 20% of first \$10,000 SINGLE MAGI PHASEOUT \$80,000 - \$90,000 \$80,000 - \$90,000	MFJ (IF ONLY SPOUSE IS C	OVERED))	\$236,00	0 - \$246,000
AMOUNT OF CREDIT 100% of first \$2,000, 25% of next \$2,000 20% of first \$10,000 SINGLE MAGI PHASEOUT \$80,000 - \$90,000 \$80,000 - \$90,000	EDUCATION TAX CREDIT I	NCENTI	VES		
AMOUNT OF CREDIT 25% of next \$2,000 20% of first \$10,000 SINGLE MAGI PHASEOUT \$80,000 - \$90,000 \$80,000 - \$90,000		AMER	ICAN OPPORTUNITY	LIFETIM	E LEARNING
	AMOUNT OF CREDIT			20% of first \$10,000	
MFJ MAGI PHASEOUT \$160,000 - \$180,000 \$160,000 - \$180,000	SINGLE MAGI PHASEOUT	\$8	0,000 – \$90,000	\$80,000	- \$90,000
	MFJ MAGI PHASEOUT	MFJ MAGI PHASEOUT \$160,000 - \$180,000 \$160,000 - \$180,000			

UNIFORM LIFETIME TABLE (RMD)

have reached their RBD or who have elected to be

SINGLE LIFETIME TABLE (RMD)

Used to calculate RMD for certain beneficiaries of inherited accounts. This is an abbreviated version.

to be use	s their deceased s d when spousal b			AGE	SINGLE	AGE	SINGLE	AGE	SINGLE	
-	younger.	105	FACTOR	25	60.2	43	42.9	61	26.2	
AGE	FACTOR	AGE	FACTOR	26	59.2	44	41.9	62	25.4	
73	26.5	89	12.9	27	58.2	45	41.0	63	24.5	
74	25.5	90	12.2	28	57.3	46	40.0	64	23.7	
75	24.6	91	11.5	29	56.3	47	39.0	65	22.9	
76	23.7	92	10.8	30	55.3	48	38.1	66	22.0	
77	22.9	93	10.1	31	54.4	49	37.1	67	21.2	
78	22.0	94	9.5	32	53.4	50	36.2	68	20.4	
79	21.1	95	8.9	33	52.5	51	35.3	69	19.6	
80	20.2	96	8.4	34	51.5	52	34.3	70	18.8	
81	19.4	97	7.8	35	50.5	53	33.4	71	18.0	
82	18.5	98	7.3	36	49.6	54	32.5	72	17.2	
83	17.7	99	6.8	37	48.6	55	31.6	73	16.4	
84	16.8	100	6.4	38	47.7	56	30.6	74	15.6	
85	16.0	101	6.0	39	46.7	57	29.8	75	14.8	
86	15.2	102	5.6	40	45.7	58	28.9	76	14.1	
87	14.4	103	5.2	41	44.8	59	28.0	77	13.3	
88	13.7			42	43.8	60	27.1	78	12.6	
ESTAT	E & GIFT TA	Х								
LIFETIME EXEMPTION			ΓΑΧ RATE			GIFT TAX ANNUAL EXCLUSION				
	\$13,990,000			40%			\$	\$19,000		
	TH SAVINGS									
COVE		Ċ	ONTRIBUTIC	N	MINIMUM ANNUAL DEDUCTIBLE		MAX. 0	MAX. OUT-OF-POCKET EXPENSE		
	DIVIDUAL \$4,300				\$1,6		\$8,300			
FAMIL			\$8,550		\$3,3		\$16,600			
AGE 5	5+ CATCH L	אי	\$1,000					-		

© fpPathfinder.com. Licensed for the sole use of Ann J. Shubert of Equila Financial, LLC. All rights reserved. Used with permission. Updated 11/25/2024.



Disclosures

Investment advisory services offered through Equita Financial Network, Inc. an investment adviser registered with the Securities and Exchange Commission. Registration does not imply a certain level of skill or training. Equita Financial Network also markets investment advisory services under the name Equila Financial. All content is provided for information purposes only. Material presented is believed to be from reliable sources and no representations are made by our firm as to another party's informational accuracy or completeness. All information or ideas provided should be discussed in detail with an advisor, accountant or legal counsel prior to implementation. Past performance may not be indicative of future results. Indexes are not available for direct investment. Securities investing involves risks, including the potential for loss of principal. There is no guarantee that any investment plan or strategy will be successful.

Certified Financial Planner Board of Standards, Inc. (CFP Board) owns the certification mark CFP® in the United States, which it authorizes use of by individuals who successfully complete CFP Board's initial and ongoing certification requirements.

Ann J. Shubert, CFP®, MBA (she/her)

P.O. Box 968 Sandia Park, NM 87047 ann@equilafinancial.com | 505-252-8294 | www.equilafinancial.com