2025 · IMPORTANT NUMBERS

| 0% \$0 - \$23,850 \$0 - \$11,925 2% \$23,851 - \$96,950 \$11,926 - \$48,475 2% \$96,951 - \$206,700 \$48,476 - \$103,350 24% \$206,701 - \$394,600 \$103,351 - \$197,300 2% \$394,601 - \$501,050 \$197,301 - \$250,525 2% \$501,051 - \$751,600 \$250,526 - \$626,350 37% Over \$751,600 Over \$626,350 37% \$11,451 - \$15,650 \$250,526 - \$626,350 37% Over \$751,600 Over \$626,350 37% \$0ver \$11,450 \$250,526 - \$626,350 37% Over \$15,650 \$250,500 ALTERNATIVE MINIMUM TAX \$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 \$28 TAX RATE APPLIES TO INCOME OVER \$239,100 \$239,100 \$28 MPTION ELIMINATION <td< th=""><th>FEDERAL INCOME 1</th><th>TAX</th><th></th><th></th><th></th><th></th></td<> | FEDERAL INCOME 1 | TAX | | | | | | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------|--------------------------|--------------------|--------------------|-----------------------|-------------------|--|--|
| 0% \$0 - \$23,850 \$0 - \$11,925 2% \$23,851 - \$96,950 \$11,926 - \$48,475 2% \$96,951 - \$206,700 \$48,476 - \$103,350 24% \$206,701 - \$394,600 \$103,351 - \$197,300 2% \$394,601 - \$501,050 \$197,301 - \$250,525 2% \$501,051 - \$751,600 \$250,526 - \$626,350 37% Over \$751,600 Over \$626,350 37% \$11,451 - \$15,650 \$250,526 - \$626,350 37% Over \$15,650 \$250,526 - \$626,350 \$24% \$3,151 - \$11,450 \$250,500 \$25% \$11,451 - \$15,650 \$250,500 \$25% \$11,451 - \$13,450 \$239,100 \$250,700 \$137,000 \$88,100 <td< th=""><th>Rates apply to taxable</th><th>e income (i.e., income a</th><th>after de</th><th>eductions)</th><th></th><th></th></td<> | Rates apply to taxable | e income (i.e., income a | after de | eductions) | | | | |
| 2% \$23,851 - \$96,950 \$11,926 - \$48,475 2% \$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 37% Over \$15,650 \$197,300 24% \$3,151 - \$11,450 \$376 35% \$11,451 - \$15,650 \$197,300 35% \$11,451 - \$15,650 \$100 37% Over \$15,650 \$100 ALTERNATIVE MINIMUM TAX \$137,000 \$88,100 38% TAX RATE APPLIES TO INCOME OVER \$239,100 \$239,100 32KMPT PHASEOUT THRESHOLD \$1,252,700 \$626,350 32KMPTION ELIMINATION \$1,800,700 \$978,750 .ONG-TERM CAPITAL GAINS TAX \$1,800,700 \$978,750 .ONG-TERM CAPITAL GAINS TAX \$48,351 - \$53,400 \$460,050 STATES /TRUSTS \$48,350 \$48,351 - \$53,3400 \$553,400 STATES/TRUSTS </td <td>TAX RATE</td> <td>M</td> <td>١FJ</td> <td></td> <td>SINGLE</td> | TAX RATE | M | ١FJ | | 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 Over \$626,350 37% Over \$751,600 Over \$626,350 37% \$0 - \$3,150 Over \$626,350 37% \$11,451 - \$15,650 \$127,300 35% \$11,451 - \$15,650 \$137,000 37% Over \$15,650 \$100,000 37% Over \$15,650 \$100,000 24% \$137,000 \$88,100 37% Over \$15,650 \$100,700 XLTERNATIVE MINIMUM TAX \$137,000 \$88,100 25% \$13,137,000 \$88,100 26% TAX RATE APPLIES TO INCOME OVER \$239,100 26% \$1,252,700 \$626,350 32% \$1,80,700 \$978,750 .0NG-TERM CAPITAL GAINS TAX \$1,80,700 \$978,750 .0NG-TERM CAPITAL GAINS TAX \$200,701 - \$600,050 \$600,050 31GLE \$96,700 \$96,701 - \$600,050 \$600,050 31GLE \$96, | 10% | \$0 - \$ | 23,85 | | \$0 - \$11,925 | | | |
| 24% \$206,701 - \$394,600 \$103,351 - \$197,300 32% \$394,601 - \$501,050 \$197,301 - \$250,525 55% \$501,051 - \$751,600 \$250,526 - \$626,350 37% Over \$751,600 Over \$626,350 37% \$0 - \$3,150 \$250,526 - \$626,350 37% \$0 - \$3,150 Over \$626,350 35% \$11,451 - \$11,450 \$35% 35% \$11,451 - \$15,650 \$37% Over \$15,650 \$100 \$88,100 85% \$11,451 - \$137,000 \$88,100 85% \$137,000 \$88,100 82% \$137,000 \$88,100 88% TAX RATE APPLIES TO INCOME OVER \$239,100 \$239,100 82% TAX RATE APPLIES TO INCOME OVER \$1,252,700 \$626,350 SXEMPTION ELIMINATION \$1,800,700 \$978,750 CONG-TERM CAPITAL GAINS TAX \$1380,700 \$978,750 CONG-TERM CAPITAL GAINS TAX \$138,00,050 > \$600,050 SINGLE \$96,700 \$96,701 - \$600,050 > \$600,050 SINGLE \$48,350 \$48,351 - \$533,400 \$533,400 SINGLE \$48,350 \$4 | 12% | \$23,851 | - \$96, | \$1 | 1,926 - \$48,475 | | | |
| \$394,601 - \$501,050 \$197,301 - \$250,525 \$5% \$501,051 - \$751,600 \$250,526 - \$626,350 \$7% Over \$751,600 Over \$626,350 \$STATES & TRUSTS \$0% \$0 - \$3,150 \$24% \$3,151 - \$11,450 \$107,301 - \$250,526 \$24% \$3,151 - \$11,450 \$100 \$5% \$11,451 - \$15,650 \$100 \$7% Over \$15,650 \$100 \$24% \$11,451 - \$15,650 \$100 \$7% Over \$15,650 \$100 \$25% \$11,451 - \$13,7000 \$88,100 \$28% TAX RATE APPLIES TO INCOME OVER \$239,100 \$28% \$137,000 \$88,100 \$28% \$1,252,700 \$626,350 \$28 TAX RATE APPLIES TO INCOME OVER \$239,100 \$28 \$1,252,700 \$626,350 \$28 \$1,800,700 \$978,750 .ONG-TERM CAPITAL GAINS TAX \$1,800,700 \$978,750 .ONG-TERM CAPITAL GAINS TAX \$296,701 - \$600,050 \$600,050 SINGLE \$96,701 - \$600,050 \$600,050 \$533,400 \$27ATES/TRUSTS \$3,250 <t< td=""><td>22%</td><td>\$96,951 -</td><td>- \$206</td><td>5,700</td><td colspan="3">\$48,476 - \$103,350</td></t<> | 22% | \$96,951 - | - \$206 | 5,700 | \$48,476 - \$103,350 | | | |
| 35% \$501,051 - \$751,600 \$250,526 - \$626,350 37% Over \$751,600 Over \$626,350 37% \$0 - \$3,150 STATES & TRUSTS 0% \$0 - \$3,150 States & TRUSTS 0% \$0 - \$3,150 States & TRUSTS 0% \$11,451 - \$11,450 States & TRUSTS 35% \$11,451 - \$15,650 States & TRUSTS NLTERNATIVE MINIMUM TAX \$137,000 \$88,100 SXEMPTION AMOUNT \$137,000 \$88,100 SXEMPTION AMOUNT \$137,000 \$88,100 SXEMPTION ELIMINATION \$1,252,700 \$626,350 SXEMPTION ELIMINATION \$1,800,700 \$978,750 .ONG - TERM CAPITAL GAINS TAX States apply to LTCGs and qualified dividends, and are based on taxable income. TAX RATE 0% RATE 15% RATE 20% RATE AFJ \$\$96,700 \$96,701 - \$600,050 \$\$600,050 SINGLE \$\$48,350 \$48,351 - \$533,400 \$\$533,400 STATES/TRUSTS \$\$3,250 \$3,251 - \$15,900 \$15,900 SW ALT INVESTMENT INCOME TAX States of net inve | 24% | \$206,701 | - \$394 | 4,600 | \$10 | 3,351 - \$197,300 | | |
| Arright Over \$751,600 Over \$626,350 STATES & TRUSTS 0% \$0 - \$3,150 | 32% | \$394,601 | - \$50 | 1,050 | \$197,301 - \$250,525 | | | |
| STATES & TRUSTS 0% \$0 - \$3,150 24% \$3,151 - \$11,450 35% \$11,451 - \$15,650 37% Over \$15,650 MFJ SINGLE XLTERNATIVE MINIMUM TAX MFJ SINGLE XEMPTION AMOUNT \$137,000 \$88,100 8% TAX RATE APPLIES TO INCOME OVER \$239,100 \$239,100 EXEMPT PHASEOUT THRESHOLD \$1,252,700 \$626,350 EXEMPTION ELIMINATION \$1,800,700 ONG-TERM CAPITAL GAINS TAX Rates apply to LTCGs and qualified dividends, and are based on taxable income. CAX RATE O% RATE AFJ ≤ \$96,700 \$96,701 - \$600,050 \$15,900 STATES/TRUSTS \$3,250 \$15,900 \$3,250 \$3,250 \$3,250 \$2,250 \$3,250 \$2,250 < | 35% | \$501,051 | - \$75 | 1,600 | \$25 | 0,526 - \$626,350 | | |
| 0% \$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 \$88,100 28% TAX RATE APPLIES TO INCOME OVER \$239,100 \$239,100 \$28% TAX RATE APPLIES TO INCOME OVER \$1,252,700 \$626,350 EXEMPT PHASEOUT THRESHOLD \$1,252,700 \$626,350 CONG-TERM CAPITAL GAINS TAX \$18,00,700 \$978,750 CONG-TERM CAPITAL GAINS TAX \$484,351 - \$533,400 \$533,400 EATE 0% RATE 15% RATE 20% RATE AFJ ≤ \$96,700 \$96,701 - \$600,050 > \$600,050 SINGLE ≤ \$48,350 \$48,351 - \$533,400 \$533,400 ESTATES/TRUSTS ≤ \$3,250 \$3,251 - \$15,900 \$15,900 SW NET INVESTMENT INCOME TAX \$240 on the lesser of net investment income or excess of MAGI over: \$270 | 37% | Over \$ | 751,6 | 00 | (| Over \$626,350 | | |
| P44% \$3,151 - \$11,450 35% \$11,451 - \$15,650 37% Over \$15,650 MFJ SINGLE \$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 \$239,100 \$239,100 \$239,000 <t< td=""><td>ESTATES & TRUSTS</td><td></td><td></td><td></td><td></td><td></td></t<> | ESTATES & TRUSTS | | | | | | | |
| 35% \$11,451 - \$15,650 37% Over \$15,650 MFJ SINGLE XITERNATIVE MINIMUM TAX MFJ SINGLE EXEMPTION AMOUNT \$137,000 \$137,000 \$88,100 \$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 \$20% \$20% | 10% | \$0 - 5 | \$3,150 |) | | | | |
| Over \$15,650ALTERNATIVE MINIMUM TAXMFJ SINGLEEXEMPTION AMOUNT\$137,000\$88,100\$88, TAX RATE APPLIES TO INCOME OVER\$239,100\$239,100EXEMPT PHASEOUT THRESHOLD\$1,252,700\$626,350EXEMPTION ELIMINATION\$1,800,700\$978,750CONG-TERM CAPITAL GAINS TAXRates apply to LTCGs and qualified dividends, and are based on taxable income.TAX RATE0% RATE15% RATE20% RATEAFJ\$96,700\$96,701 - \$600,050\$\$600,050SINGLE\$48,350\$48,351 - \$533,400\$\$533,400STATES/TRUSTS\$3,250\$3,251 - \$15,900\$15,900S% NET INVESTMENT INCOME TAXPaid on the lesser of net investment income or excess of MAGI over: | 24% | \$3,151 · | \$3,151 - \$11,450 | | | | | |
| MLTERNATIVE 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\$978,750CONG-TERM CAPITAL GAINS TAXStates apply to LTCGs and qualified dividends, and are based on taxable income.TAX RATE0% RATE15% RATE20% RATEAFJ \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> \$15,900A&W NET INVESTMENT INCOME TAXPaid on the lesser of net investment income or excess of MAGI over:Paid on the lesser of net investment income or excess of MAGI over: | 35% | \$11,451 | - \$15, | | | | | |
| 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\$978,750CONG-TERM CAPITAL GAINS TAXStates apply to LTCGs and qualified dividends, and are based on taxable income.TAX RATE0% RATE15% RATE20% RATEAFJ \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> \$15,900AW NET INVESTMENT INCOME TAXStates of MAGI over:States of the sevent income or excess of MAGI over: | 37% | Over \$ | Over \$15,650 | | | | | |
| EXEMPTION AMOUNT \$137,000 \$88,100 R8% TAX RATE APPLIES TO INCOME OVER \$239,100 \$239,100 R8% 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 CONG-TERM CAPITAL GAINS TAX \$1,800,700 \$978,750 CONG-TERM CAPITAL GAINS TAX Sates apply to LTCGs and qualified dividends, and are based on taxable income. TAX RATE 0% RATE 15% RATE 20% RATE AFJ ≤ \$96,700 \$96,701 - \$600,050 > \$600,050 \$600,050 \$533,400 \$533,400 \$533,400 \$533,400 \$533,400 \$533,400 \$533,400 \$48,351 - \$533,400 \$15,900 \$48,000 \$533,400 \$533,400 \$533,400 \$533,400 \$533,400 \$533,400 \$533,400 \$533,400 \$533,400 \$533,400 \$533,400 \$533,400 \$533,400 \$533,400 \$533,400 \$533,400 \$533,400 \$533,400 \$533,400 \$533,400 \$533,400 \$533,400 \$533,400 \$533,400 \$533,400 \$533,400 \$533,400 \$533,400 \$533,400 \$533,400 \$533, | ALTERNATIVE MINI | ΜυΜ ΤΑΧ | | | | | | |
| 8% TAX RATE APPLIES TO INCOME OVER\$239,100\$239,100\$239,100\$XEMPT PHASEOUT THRESHOLD\$1,252,700\$626,350\$XEMPTION ELIMINATION\$1,800,700\$978,750CONG-TERM CAPITAL GAINS TAXRates apply to LTCGs and qualified dividends, and are based on taxable income.TAX RATE 0% RATE15% RATE20% RATEAFJ \leq \$96,700\$96,701 - \$600,050> \$600,050\$INGLE \leq \$48,350\$48,351 - \$533,400> \$533,400\$STATES/TRUSTS \leq \$3,250\$3,251 - \$15,900\$45,900\$8% NET INVESTMENT INCOME TAXPaid on the lesser of net investment income or excess of MAGI over: | | | | м | IFJ | SINGLE | | |
| EXEMPT PHASEOUT THRESHOLD $\$1,252,700$ $\$626,350$ EXEMPTION ELIMINATION $\$1,800,700$ $\$978,750$ CONG-TERM CAPITAL GAINS TAX $\$1,800,700$ $\$978,750$ Rates apply to LTCGs and qualified dividends, and are based on taxable income. $$$20\%$ RATE $$20\%$ RATETAX RATE 0% RATE $$15\%$ RATE $$20\%$ RATEAFJ \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 $>$ \$15,900State on the lesser of net investment income or excess of MAGI over: \blacksquare \blacksquare | EXEMPTION AMOU | NT | | \$13 | 7,000 | \$88,100 | | |
| EXEMPTION ELIMINATION $\$1,800,700$ $\$978,750$ CONG-TERM CAPITAL GAINS TAXCANG-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> \$15,900CAW NET INVESTMENT INCOME TAXPaid on the lesser of net investment income or excess of MAGI over: | 28% TAX RATE APPLIES TO INCOME OVER | | | \$239,100 | | \$239,100 | | |
| CONG-TERM CAPITAL GAINS TAXRates apply to LTCGs and qualified dividends, and are based on taxable income.TAX RATE0% RATE15% RATE20% RATEAFJ \leq \$96,700\$96,701 - \$600,050> \$600,050SINGLE \leq \$48,350\$48,351 - \$533,400> \$533,400ESTATES/TRUSTS \leq \$3,250\$3,251 - \$15,900S& NET INVESTMENT INCOME TAXPaid on the lesser of net investment income or excess of MAGI over: | EXEMPT PHASEOUT THRESHOLD | | | \$1,25 | 52,700 | \$626,350 | | |
| Rates apply to LTCGs and qualified dividends, and are based on taxable income.TAX RATE0% RATE15% RATE20% RATEAFJ \leq \$96,700\$96,701 - \$600,050> \$600,050SINGLE \leq \$48,350\$48,351 - \$533,400> \$533,400STATES/TRUSTS \leq \$3,250\$3,251 - \$15,900> \$15,900S& NET INVESTMENT INCOME TAXValueValueValue | EXEMPTION ELIMIN | IATION | | \$1,80 | 0,700 | \$978,750 | | |
| TAX RATE 0% RATE 15% RATE 20% RATE AFJ \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 S.8% NET INVESTMENT INCOME TAX Paid on the lesser of net investment income or excess of MAGI over: Image: Comparison of the lesser of the second sec | LONG-TERM CAPIT | TAL GAINS TAX | | | | | | |
| AFJ \leq \$96,700\$96,701 - \$600,050> \$600,050SINGLE \leq \$48,350\$48,351 - \$533,400> \$533,400STATES/TRUSTS \leq \$3,250\$3,251 - \$15,900> \$15,900S.8% NET INVESTMENT INCOME TAXPaid on the lesser of net investment income or excess of MAGI over: | Rates apply to LTCGs | and qualified dividends | s, and | are based | on taxab | le income. | | |
| SINGLE \leq \$48,350 \$48,351 - \$533,400 > \$533,400 STATES/TRUSTS \leq \$3,250 \$3,251 - \$15,900 > \$15,900 S.8% NET INVESTMENT INCOME TAX Paid on the lesser of net investment income or excess of MAGI over: | TAX RATE | 0% RATE | | 15% RAT | E | 20% RATE | | |
| ESTATES/TRUSTS ≤ \$3,250 \$3,251 - \$15,900 > \$15,900 S.8% NET INVESTMENT INCOME TAX Paid on the lesser of net investment income or excess of MAGI over: | MFJ | ≤ \$96,700 | \$96 | \$96,701 - \$600,0 | | > \$600,050 | | |
| 3.8% NET INVESTMENT INCOME TAX Paid on the lesser of net investment income or excess of MAGI over: | SINGLE | ≤ \$48,350 | \$48 | \$48,351 - \$533,4 | | > \$533,400 | | |
| Paid on the lesser of net investment income or excess of MAGI over: | ESTATES/TRUSTS | ≤ \$3,250 | \$3,251 - \$15 | | 900 | > \$15,900 | | |
| | 3.8% NET INVESTM | ENT INCOME TAX | | | | | | |
| AFJ \$250,000 SINGLE \$200,000 | Paid on the lesser of r | net investment income | or exc | ess of MA | GI over: | | | |
| | MFJ | \$250,000 | SIN | IGLE | | \$200,000 | | |

| STANDARD DEDUCTION | | | | | | | | | | | |
|--------------------------------------|-----------|-----------------|------------------------------------|---------------------|----------|----------|---------------------|---------|--|--|--|
| FILING STAT | US | | ADDITIONAL (AGE 65/OLDER OR BLIND) | | | | | | | | |
| MFJ | \$30,0 | 000 | MARRIED (EACH ELIGIBLE SPOUS | | | | E) | \$1,600 | | | |
| SINGLE | \$15,0 | 000 | UNMARRIED | (SING | LE, HOH |) | \$2,000 | | | | |
| SOCIAL SECURITY | | | | | | | | | | | |
| WAGE BASE | | | 5176,100 | EARNINGS LI | | | МІТ | | | | |
| MEDICARE | | I | No Limit Belo | | ow FRA | | \$23,400 | | | | |
| COLA | | | 2.5% | Reaching FRA | | A | \$62, | 160 | | | |
| FULL RETIREMENT AGE | | | | | | | | | | | |
| BIRTH YE | AR | | FRA | BIRTH YEAR | | | FRA | | | | |
| 1943–54 | 1 | | 66 | | 1958 | | 66 + 8mo | | | | |
| 1955 | | 6 | 66 + 2mo | | 1959 | | 66 + 10mo | | | | |
| 1956 | | 6 | 66 + 4mo | | 1960+ | | | 67 | | | |
| 1957 | | 6 | 6 + 6mo | | | | | | | | |
| PROVISIONA | | ME | M | FJ | | | SIN | GLE | | | |
| 0% TAXABLE | | | < \$32 | < \$2 | | | 25,000 | | | | |
| 50% TAXABL | 6 TAXABLE | | | \$32,000 - \$44,000 | | | \$25,000 - \$34,000 | | | | |
| 85% TAXABLE | | | > \$44 | 4,000 | | | > \$34,000 | | | | |
| MEDICARE P | REMIUM | 1S & IR | MAA SURCHA | RGE | | | | | | | |
| PART B PREM | MUIM | | \$185.00 | | | | | | | | |
| PART A PREMIUM | | | Less than 30 | - | | | 9 Credits: \$285 | | | | |
| YOUR 2023 MAGI WAS: IRMAA SURCHARGE: | | | | | | | | IARGE: | | | |
| MFJ S | | SI | INGLE | | PART B | | | PART D | | | |
| \$212,000 or | less | \$1 | 106,000 or less | 5 | - | | | - | | | |
| \$212,001 - \$2 | 266,000 | \$1 | 106,001 - \$133 | ,000 | \$74.00 | | | \$13.70 | | | |
| \$266,001 - \$3 | 334,000 | \$1 | 133,001 - \$167 | ,000 | \$1 | \$185.00 | | \$35.30 | | | |
| \$334,001 - \$4 | 400,000 | \$1 | 67,001 - \$200 | ,000 | \$295.90 | | | \$57.00 | | | |
| \$400,001 - \$749,999 \$200,0 | | 200,001 - \$499 | 1 - \$499,999 | | \$406.90 | | \$78.60 | | | | |
| \$750,000 or more | | | 500,000 or mo | \$443.90 | | | \$85.80 | | | | |

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2025 · IMPORTANT NUMBERS

| RETIREMENT PLANS | | | | | | |
|----------------------------|-----------------------------------------------------|----------------------------------------|-----------------------|---------------|--|--|
| ELECTIVE DEFERRALS (401) | (K), 403(B) |), 457) | | | | |
| Contribution Limit | | \$23,500 | | | | |
| Catch Up (Age 50+) | Catch Up (Age 50+) | | | | | |
| Catch Up (Ages 60–63) | | | | | | |
| 403(b) Additional Catch Up | (15+ Yea | rs of Service) | | \$3,000 | | |
| DEFINED CONTRIBUTION I | PLAN | | | | | |
| Limit Per Participant | | | | \$70,000 | | |
| SIMPLE IRA | | | | | | |
| Contribution Limit | | \$16,500 (\$17,600, if e | eligible for | 10% increas | | |
| Catch Up (Age 50+) | Catch Up (Age 50+) \$3,500 (\$3,850, if eligible fo | | | | | |
| Catch Up (Ages 60–63) | Catch Up (Ages 60–63) \$5,250 (\$5,775, if eligibl | | | | | |
| SEP IRA | | | | | | |
| Maximum % of Comp (Adj. | Net Earn | ings If Self–Employe | d) | 25% | | |
| Contribution Limit | | | | \$70,000 | | |
| Minimum Compensation | | | | \$750 | | |
| TRADITIONAL IRA & ROTH | IRA CON | TRIBUTIONS | | | | |
| Total Contribution Limit | | | \$7,000 | | | |
| Catch Up (Age 50+) | | | \$1,000 | | | |
| ROTH IRA ELIGIBILITY | | | | | | |
| SINGLE MAGI PHASEOUT | \$150,000 - \$165,000 | | | | | |
| MFJ MAGI PHASEOUT | | | \$236,00 | 0 - \$246,000 | | |
| TRADITIONAL IRA DEDUCT | IBILITY (I | F COVERED BY WOR | K PLAN) | | | |
| SINGLE MAGI PHASEOUT | \$79,000 | \$79,000 - \$89,000 | | | | |
| MFJ MAGI PHASEOUT | 000 - \$146,000 | | | | | |
| MFJ (IF ONLY SPOUSE IS CO | | | \$236,00 | 0 - \$246,000 | | |
| EDUCATION TAX CREDIT II | NCENTIV | S | | | | |
| | | AN OPPORTUNITY | LIFETIM | E LEARNING | | |
| AMOUNT OF CREDIT | | 6 of first \$2,000, of next \$2,000 | 20% of f | ïrst \$10,000 | | |
| SINGLE MAGI PHASEOUT | \$80, | 000 – \$90,000 | \$80,000 | - \$90,000 | | |
| MFJ MAGI PHASEOUT | \$160 |),000 – \$180,000 | \$160,000 - \$180,000 | | | |

UNIFORM LIFETIME TABLE (RMD) Used to calculate RMD for account owners who

SINGLE LIFETIME TABLE (RMD)

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

| | alculate RMD for thed their RBD or | | | accounts. This is an abbreviated version. | | | | | | | |
|--------------------------------------------------------------------------------------------------------------------------|---------------------------------------|---------|------------|-------------------------------------------|------------------------------|------------------------------|--------------------------------|-----|--------|--|--|
| created as their deceased spouse (if applicable). Not to be used when spousal beneficiary is more than 10 years younger. | | | | AGE | SINGLE | AGE | SINGLE | AGE | SINGLE | | |
| · · | , , | | 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 | X | | | 1 | | 1 | | 1 | | |
| LIFETIME EXEMPTION T | | | TAX RATE | | | GIFT TAX ANNUAL EXCLUSION | | | | | |
| \$13,990,000 | | 40% | 40% | | | \$19,000 | | | | | |
| HEALT | TH SAVINGS | ACCO | JNT | | | | | | | | |
| COVE | RAGE | C | ONTRIBUTIC | NC | MINIMUM ANNUAL DEDUCTIBLE | | L MAX. OUT-OF-POCKE EXPENSE | | | | |
| NDIV | IDUAL | | \$4,300 | | \$1,6 | | \$8,300 | | | | |
| FAMIL | Y | \$8,550 | | | \$3,3 | | \$16,600 | | | | |
| AGE 55+ CATCH UP \$1,000 | | | | - | | | - | | | | |

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Brian Fry

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