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 - \$197,301 32% \$394,601 - \$501,050 \$197,301 - \$250,525 35% \$501,051 - \$751,600 Over \$626,350 37% Over \$751,600 Over \$626,350 ESTATES & TRUSTS 10% \$0 - \$3,150 Ver \$751,600 24% \$3,151 - \$11,450 SiNGLE 35% \$11,451 - \$15,650 Ver \$15,650 MFJ SINGLE KEMPTION AMOUNT \$137,000 \$88,100 28% TAX RATE APPLIES TO INCOME OVER \$239,100 \$239,100 EXEMPTION AMOUNT \$1,252,700 \$626,350 EXEMPTION ELIMINATION \$1,800,700 \$978,750 LONG_TERM CAPITAL GAINS TAX \$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 <td colspa<="" th=""><th>Rates apply to taxable</th><th>e income (i.e., income a</th><th>fter de</th><th>eductions).</th><th></th><th></th></td>	<th>Rates apply to taxable</th> <th>e income (i.e., income a</th> <th>fter de</th> <th>eductions).</th> <th></th> <th></th>	Rates apply to taxable	e income (i.e., income a	fter de	eductions).			
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 - \$250,529 35% \$501,051 - \$751,600 \$250,526 - \$626,350 37% Over \$751,600 Over \$626,350 ESTATES & TRUSTS \$0 - \$3,150 \$10% 10% \$0 - \$3,150 \$250,526 - \$626,350 24% \$3,151 - \$11,450 \$35% 35% \$11,451 - \$15,650 \$37% ALTERNATIVE MINIMUM TAX \$137,000 \$88,100 28% TAX RATE APPLIES TO INCOME OVER \$239,100 \$239,100 EXEMPTION AMOUNT \$1,252,700 \$626,350 EXEMPTION ELIMINATION \$1,800,700 \$978,750 LONG-TERM CAPITAL GAINS TAX \$20% RATE \$20% RATE MFJ ≤ \$96,700 \$96,701 - \$600,050 \$6000,050 SINGL	TAX RATE	м	FJ		SINGLE			
22% \$96,951 - \$206,700 \$488,476 - \$103,350 24% \$206,701 - \$394,600 \$103,351 - \$197,300 32% \$394,601 - \$501,050 \$197,301 - \$250,526 35% \$501,051 - \$751,600 Over \$250,526 - \$626,350 37% Over \$751,600 Over \$626,350 ESTATES & TRUSTS \$0 - \$3,150 Ver \$626,350 24% \$3,151 - \$11,450 \$103,351 - \$10,050 35% \$11,451 - \$15,650 Ver \$15,650 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 \$137,000 \$88,100 28% TAX RATE APPLIES TO INCOME OVER \$239,100 \$239,100 EXEMPTION AMOUNT \$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. \$43,351 - \$53,400 \$48,350 \$48,351 - \$53,400 \$533,400 SINGLE \$48,350 \$48,351 - \$53,400 \$533,400 \$533,400 \$533,400 \$533,400 <	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 35% \$501,051 - \$751,600 \$250,526 - \$626,350 37% Over \$751,600 Over \$626,350 ESTATES & TRUSTS \$0 - \$3,150 \$24% 10% \$0 - \$3,150 \$24% 24% \$3,151 - \$11,450 \$37% 24% \$3,151 - \$15,650 \$37% ALTERNATIVE MINIMUM TAX \$11,451 - \$15,650 \$37% ALTERNATIVE MINIMUM TAX \$137,000 \$88,100 28% TAX RATE APPLIES TO INCOME OVER \$239,100 \$239,100 EXEMPTION AMOUNT \$137,000 \$88,100 28% TAX RATE APPLIES TO INCOME OVER \$239,100 \$239,100 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. \$43,351 - \$533,400 \$560,050 SINGLE \$48,350 \$48,351 - \$533,400 \$533,400 \$533,400 \$533,400 \$533,400 \$533,400	12%	\$23,851	- \$96,	950	\$1	1,926 - \$48,475		
32% \$394,601 - \$501,050 \$197,301 - \$250,524 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 \$28% TAX RATE APPLIES TO INCOME OVER \$239,000 \$28% TAX RATE APPLIES TO INCOME OVER \$239,000 \$28% TAX RATE \$96	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 10% \$0 - \$3,150 24% 24% \$3,151 - \$11,450 35% 35% \$11,451 - \$15,650 37% 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 States apply to LTCGs and qualified dividends, and are based on taxable income. TAX RATE 0% RATE 15% RATE 20% RATE MFJ ≤ \$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 3.8% NET INVESTMENT INCOME TAX Paid on the lesser of net investment income or excess of MAGI over: \$15,900	24%	\$206,701				\$103,351 - \$197,300		
37% Over \$751,600 Over \$626,350 ESTATES & TRUSTS \$0 - \$3,150	32%	\$394,601	- \$50′	\$19	97,301 - \$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 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:	35%	\$501,051	- \$75′	\$25	50,526 - \$626,350			
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24% \$3,151 - \$11,450 35% \$11,451 - \$15,650 37% Over \$15,650 MFJ SINGLE EXEMPTION AMOUNT TAX EXEMPTION 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 TAX Rates apply to LTCGs and qualified dividends, and are based on taxable income. TAX RATE Q% RATE 15% RATE 20% RATE MFJ ≤ \$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 3.8% NET INVESTMENT INCOME TAX Paid on the lesser of net investment income or excess of MAGI over: Image: State st	ESTATES & TRUSTS							
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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\$100\$533,400\$100\$15,900\$100\$15,900\$20% RATE15% RATE20% RATEMFJ\$96,700\$96,701 - \$600,050\$533,400\$533,400\$533,250\$3,251 - \$15,900\$15,900\$3% NET INVESTMENT INCOME TAXPaid on the lesser of net investment income or excess of MAGI over:	24%	\$3,151 -	\$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 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:	35%	\$11,451	\$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 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:	37%	Over \$	Over \$15,650					
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28% TAX RATE APPLIES TO INCOME OVER\$239,100EXEMPT PHASEOUT THRESHOLD\$1,252,700\$626,350EXEMPTION ELIMINATION\$1,800,700\$978,750LONG-TERM CAPITAL GAINS TAX $$1,800,700$ \$978,750Rates apply to LTCGs and qualified dividends, and are based on taxable income. $$120\%$ RATE $$20\%$ RATETAX RATE $$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:Image: Comparison of the comparison of 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 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:	EXEMPTION AMOU	\$137,000		\$88,100				
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 - \$15,9003.8% NET INVESTMENT INCOME TAXPaid on the lesser of net investment income or excess of MAGI over:	28% TAX RATE APP	\$239,100		\$239,100				
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:	EXEMPT PHASEOUT	\$1,252,700		\$626,350				
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:	EXEMPTION ELIMIN	ATION		\$1,80	0,700	\$978,750		
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: Image: Comparison of the c	LONG-TERM CAPIT	AL GAINS TAX						
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: Image: Comparison of the lesser of the investment income or excess of MAGI over:	Rates apply to LTCGs	and qualified dividends	s, and a	are based	on taxab	ole income.		
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: $=$	TAX RATE	0% RATE		15% RATE		20% RATE		
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:	1453	≤ \$96,700	\$96	5,701 - \$600,050		> \$600,050		
3.8% NET INVESTMENT INCOME TAX Paid on the lesser of net investment income or excess of MAGI over:	MFJ		8,350 \$48,351 - \$53		33,400	> \$533,400		
Paid on the lesser of net investment income or excess of MAGI over:	SINGLE	≤ \$48,350	\$48					
					900	> \$15,900		
MFJ \$250,000 SINGLE \$200,000	SINGLE ESTATES/TRUSTS	≤ \$3,250			900	> \$15,900		
	SINGLE ESTATES/TRUSTS 3.8% NET INVESTM	≤ \$3,250 ENT INCOME TAX	\$3,2	251 - \$15,		> \$15,900		

STANDARD I	DEDUC	TION								
FILING STATUS			ADDITIONAL (AGE 65/OLDER OR BLIND)							
MFJ	\$30,	,000	MARRIED (EA	CH EL	IGIBLE SF	OUSE)		\$1,600		
SINGLE	\$15,	,000	UNMARRIED	(SING	LE, HOH)			\$2,000		
SOCIAL SEC	URITY									
WAGE BASE		9	\$176,100		EA	RNINGS	LIM	т		
MEDICARE			No Limit	Belo	w FRA		\$23,	400		
COLA			2.5%	Read	ching FRA		\$62,	160		
FULL RETIRE	MENT	AGE								
BIRTH YEAR			FRA		BIRTH YEAR		FRA			
1943-54	4		66		1958		6	6 + 8mo		
1955		6	i6 + 2mo		1959		6	5 + 10mo		
1956		6	6 + 4mo	b 196			67			
1957		6	6 + 6mo							
PROVISIONA	AL INCO	OME	М	FJ			SIN	GLE		
0% TAXABLE			< \$32	2,000			< \$2	5,000		
50% TAXABL	.E		\$32,000 -	- \$44,0	00	\$25,0	000	- \$34,000		
85% TAXABL	.E		> \$44,000			> \$34,000				
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 - 3	39 C	redits: \$285		
YOUR 2023 I	MAGI W	/AS:			IR	MAA SU	RCH	IARGE:		
MFJ		SI	NGLE		PAF	RT B		PART D		
\$212,000 or	less	\$`	106,000 or less	5		-		-		
\$212,001 - \$	266,000) \$	106,001 - \$133	,000	\$74	1.00		\$13.70		
\$266,001 - \$	-		133,001 - \$167	-	\$18	5.00		\$35.30		
\$334,001 - \$	400,000) \$`	167,001 - \$200	,000	\$29	5.90		\$57.00		
\$400,001 - \$	749,999	9 \$2	200,001 - \$499	,999	\$40	6.90		\$78.60		
\$750,000 or	more	\$5	500,000 or mo	re	\$443.90			\$85.80		

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2025 · IMPORTANT NUMBERS



RETIREMENT PLANS ELECTIVE DEFERRALS (401(K), 403(B), 457) \$23,500 **Contribution Limit** 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** Maximum % of Comp (Adj. Net Earnings If Self-Employed) 25% **Contribution Limit** \$70,000 \$750 Minimum Compensation 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 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 **AMERICAN OPPORTUNITY** LIFETIME LEARNING 100% of first \$2,000, AMOUNT OF CREDIT 20% of first \$10,000 25% of next \$2,000 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)

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.

	CHEU CHEN KDD OF									
to be use	as their deceased s ed when spousal b			AGE	SINGLE	AGE	SINGLE	AGE	SINGLE	
-	younger.		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	
ESTA1	re & GIFT TA	X	·		1		1		1	
LIFETIME EXEMPTION				TAX RATE			ANNU	GIFT TAX ANNUAL EXCLUSION		
\$13,990,000			40%				\$19,000			
HEAL	TH SAVINGS	ACCO	JNT							
COVERAGE CON		ONTRIBUTIC	NTRIBUTION		MINIMUM ANNUAL DEDUCTIBLE		MAX. OUT-OF-POCKE EXPENSE			
			\$4,300	\$4,300		\$1,650		\$8,300		
FAMILY			\$8,550	-				\$16,600		
AGE 5	5+ CATCH l	JP	\$1,000		-			-		

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