

NUMBERS UNLIMITED - 2021

2021 Federal Income Tax Rates - on Taxable Income (Parenthesis after bracket indicates base tax amount plus percentage on amount over lower limit for that bracket)									
Marginal				Narried Filing Separately		Long Term			
Rate	Single (S)	Married Filing Jointly (MFJ)	Head of Household (HoH)	(MFS)	Estates and Trusts	Capital Gains **	Qualified Dividends**		
10%	\$0 - \$9,950	\$0 - \$19,900	\$0 - \$14,200	\$0 - \$9,950	\$0 - 2,650	0%	0%		
					(\$0 + 10%)				
12%	\$9,951 - \$40,525	\$19,901 - \$81,050	\$14,201 - \$54,200	\$9,951 - \$40,525	n/a	0%**	0%**		
	(\$995 + 12%)	(\$1,990 + 12%)	(\$1,420 + 12%)	(\$995 + 12%)					
22%	\$40,526 - \$86,375	\$81,051 - \$172,750	\$54,201 - \$86,350	\$40,526 - \$86,375	n/a	15%	15%		
	(\$4,664 + 22%)	(\$9328 + 22%)	(\$6,220 + 22%)	(\$4,664 + 22%)					
24%	\$86,376 - \$164,925	\$172,751 - \$329,850	\$86,351 - \$164,900	\$86,376 - \$164,925	\$2,651 - \$9,550	15%	15%		
	(\$14,751 + 24%)	(\$29,502 + 24%)	(\$13,293 + 24%)	(\$14,751 + 24%)	(\$265 + 24%)				
32%	\$164,926 - \$209,425	\$329,851 - \$418,850	\$164,901 - \$209,400	\$164,926 - \$209,425	n/a	15%*	15%*		
	(\$33,603 + 32%)	(\$67,206 + 32%)	(\$32,145 + 32%)	(\$33,603 + 32%)					
35%	\$209,426 - \$523,600	\$418,851 - \$628,300	\$209,401 - \$523,600	\$209,426 - \$314,150	\$9,551 - \$13,050	15%**+	15%***		
	(\$47,843 + 35%)	(\$95,686 + 35%)	(\$46,385 + 35%)	(\$47,843 + 35%)	(\$1,921 + 35%)				
37%	\$523,601 and up	\$628,301 and up	\$523,601 and up	\$314,151 and up	\$13,051 and up	20%**+	20%**+		
	(\$157,804.25 + 37%)	(\$168,993.50 + 37%)	(\$156,355 + 37%)	(\$84,496.75 + 37%)	(\$3,146 + 37%)				

^{3.8%} Medicare tax on investment income will also be imposed for single taxpayers with MAGI above \$200,000 and married filing jointly with MAGI >\$250,000 (MFS >\$125,000)

[†] The 15% long term capital gains rate and qualified dividends rate applies to taxable income as follows: \$40,401 -\$445,850 (S); \$80,801 - \$501,600 (MFJ); \$54,101 - \$473,750 (HoH); \$40,401 -\$250,800 (MFS). For Income below these limits, long term capital gains are taxed at 0%. Income exceeding these limits incur a 20% tax on long term capital gains

Standard Deductions & Exemptions	Single	Married Filing Jointly	Head of Household	Married Filing Separately	Estates & Trusts			
Standard Deduction 1, 2	\$12,550	\$25,100	\$18,800	\$12,550				
AMT Exemption Amount	\$73,600	\$114,600	\$73,600	\$57,300	\$25,700			
AMT 26% tax rate	<\$199,900	<\$199,900	<\$199,900	<\$99,950	<\$199,900			
AMT 28% tax rate ³	>\$199,900	>\$199,900	>\$199,900	>\$99,950	>\$199,900			
"Kiddie Tax" Rule	first \$1,100 offset, next \$1,100 taxed at child's tax rate, any unearned income over \$2,200 is taxed at the estate and trusts rate							
Child Tax Credit	\$2,000 credit per child, reduced \$50 per \$1,000 of MAGI over \$400,000 (MFJ) or \$200,000 (Single/HoH)							

¹For blind or filers over age 65, there is an additional deduction of \$1,350 (per person) if married, or \$1,700 if Single/HoH

State and Local Taxes (SALT) limited to \$10,000 for purposes of calculating itemized deductions (\$5,000 for MFS). This includes income, property, and sales tax.

Retirement Plans (Annual Maximums Unless Otherwise Noted)		Defined Contribution	Defined Contribution Plans - Max. Employer Deductible Contributions*			
Elective deferrals 401(k), 403(b), 457, and SARSEPs	\$19,500	SEP IRA	Lesser of 25% of compensation or	\$58,000		
Catch-up contribution (age 50+)	\$6,500	SIMPLE IRA	SIMPLE IRA Either 3% match or 2% non-elective contribut Profit Sharing/ Lesser of 25% of compensation or \$58,000			
		Profit Sharing/				
Defined Contribution - Annual Contribution Limit	\$58,000 (excl. catch-up)	Money Purchase				
Defined Benefit - Annual Benefit Limit	\$230,000	401(k)	25% of compensation; combined e	mployer &		
			employee max of \$58,000 (not including catch-ups)			
SIMPLE Plan	\$13,500	403(b)	employer &			
SIMPLE catch-up contribution (age 50+)	\$3,000	employee max of \$58,000 (not in				
		Gov. 457(b)	Gov. 457(b) \$19,500 max, including employee salary defer			
Maximum Includible Compensation for Contributions	\$290,000	* Maximum compe	nsation amount for qualified plans & SEP I	RAs: \$290,000		
Highly Compensated Employee threshold (gross comp.)	>\$130,000	Gift & Estate Taxes				
Key Employee threshold (top-heavy plan, gross comp.)	>\$185,000	Federal Gift, Estate	and Generation-Skipping Tax Exemption	\$11,700,000		
SEP compensation minimum for plan participation	\$600	Gift Tax Annual Exclusion \$1		\$15,000		
		Non-Citizen Spouse Lifetime Estate/Gift Exemption \$159		\$159,000		
IRA or Roth IRA contribution limit	\$6,000	WA State Estate Exemption		\$2,193,000		
IRA or Roth IRA catch-up (age 50+)	\$1,000	Payroll Taxes & Social Security				
		OASDI (Social Secur	rity) Tax Wage Base ¹	\$142,800		
IRA deduction phaseout for active participants (MAGI)		Social Security Emp	loyee tax/Employer tax	6.20%/6.20%		
Single/HoH	\$66,000 - \$76,000	Medicare Employee	e Tax/Employer Tax	1.45%/1.45%		
Married Filing Jointly	\$105,000 - \$125,000	Maximum Benefit a	at FRA for those Age 62 in 2021	\$3,113/mo		
Married Filing Separately	\$0 - \$10,000	2021 Social Security	y Benefit COLA	1.30%		
Spousal IRA/Non-Active Participant Spouse*	\$198,000 - \$208,000	If under FRA, forfeit	t \$1 for every \$2 in earned income over:	\$18,960		
		In FRA year but und	ler FRA, forfeit \$1 for every \$3 in earned ir	ncome over \$50,520		
Roth IRA phaseout (MAGI)**						
Single/HoH	Single/HoH \$125,000 - \$140,000			Provisional Income ² (in retirement) causing SS benefits to be taxable:		
Married Filing Jointly/Qualifying Widow(er)	\$198,000 - \$208,000	Single - 50% Taxable / 85% Taxable \$25,0		25,000 - \$34,000 / >\$34,000		
Married Filing Separately	\$0 - 10,000	MFJ - 50% Taxable	MFJ - 50% Taxable / 85% Taxable \$32,000 - \$44			
*Spousal IRA allows non-working spouse filing jointly to contribu	te to an IRA	¹ 0.9% Medicare surtax on earned income and/or self employment income				
**For 2021, there are no income limits for ROTH conversions. Ad	ditionally,	above \$200k MAGI Single, \$250k MFJ, \$125k MFS.				
Traditional 401(k) assets can now be converted to a ROTH 401(k)	l.	² Provisional Income = (AGI) + (Tax-Exempt Interest) + (50% of SS benefits)				

MAGI = (AGI) + (Deductions for IRA Contribution) + (Deductions for Student Loan Int.or Tuition) + (Interest from EE Bonds Used for Higher Ed.)

^{**} Short term capital gains (investments held less than one year) and non-qualified dividends are taxed at your marginal income tax rate

Dependents may deduct the greater of \$1,100 or the dependents earned income plus \$350, not to exceed the standard deduction for their filing status.

³The AMT exemption phase of 25^c per dollar begins at \$523,600 (S)/(MFS) and \$1,047,200 (MFJ). Estates and Trusts begin at \$85,650.

^{+ (}Excluded Foreign Income) + (Employer-Paid Adoption Expenses) - (Taxable Income from ROTH Conversions; only for ROTH eligibilty MAGI)

This material is intended to serve as a reference guide only. No warranty is made as to the accuracy of the information. It is not intended to provide specific advice or recommendations for any individual. Federal tax laws and investment regulations are complex and subject to change. Please consult a qualified professional for advice on your specific situation.



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Life Contracts				Medicare Part A (Hospi	tal Insurance)			
Allowable 1035 Exchang	ges			Monthly Premium*	tai ilisarancej		\$0	
Life	can become	Life, Modified Endowme	nt Contract (MEC),	Hospital Stays				
		Annuity, or Long-Term C	First 60 days, patient		\$1,484			
MEC	can become	Modified Endowment Co	ntract, Annuity, or LTC	Next 30 days, patient			\$371	
Annuity	can become	Annuity or Long-Term Ca	re	Next 60 days (lifetime reserve days), patient pays per day			\$742	
TC	can become	LTC		Skilled Nursing Benefits				
nnuity Taxation			First 20 days, patient	pays per day		\$0		
Vithdrawals not receive	ed as an annuity:		Next 80 days, patient	pays per day		\$185.50		
Contract Issued Prior to	8/13/82		Over 100 days, patier	nt pays per day		All costs		
Contract Issued After 8/	/13/82		LIFO (Last In First Out)	*If you are not currently	eligible for Social Securi	ty, the premium is \$478	3/mo.	
innuitized Payments:			Medicare Part B (Medical Insurance)					
ontract Issued Prior to	1/1/87	Exclusion	on Ratio* for Term of Annuity	Deductible			\$203 per year	
Contract Issued Post 1/2	1/87	Exclusion Ratio* or	Coinsurance			20%		
the Exclusion Ratio ref	fers to the portion of the r	eturn on investments that	Monthly Premium If your MAGI in 2018 (2-years			orior) was		
ncome tax exempt. Ger	nerally, it represents a pay	yback of your initial investr	nent	You Pay*	You Pay* Single Married			
ife Insurance Taxation				\$148.50	<\$88,000	<\$17	76,000	
ΛEC Withdrawal	LIFO (Last In First Out)	Loans & Death Benefit	Tax Free	\$207.90	\$88,001 - \$111,000	\$176,001	- \$222,000	
Ion-MEC Withdrawal	FIFO (First In First Out)	Loan Balance on Lapse	Taxable Income	\$297.00	\$111,001 - \$138,000	\$222,001	- \$276,000	
ducation Accounts &	Taxation			\$386.10	\$138,001 - \$165,000		- \$330,000	
E Bonds for education	- Interest Exclusion Phase	e Out		\$475.20	\$165,001 - \$500,000	\$330,000	1 - 750,000	
Single/HoH/MFS			\$83,200 - \$98,200	\$504.90	>\$500,000	>\$75	50,000	
Married Filing Join	ntly		\$124,800 - \$154,800	You Pay		Married Fili	ng Separately	
overdell Education Sav	vings Account			\$148.50	•	<\$8	8,000	
Annual Tax-Qualified	Contribution Limit (per b	peneficiary)	\$2,000	\$475.20		\$88,001	- \$412,000	
Contribution Phase C	Out (Income)			\$504.90 >\$412,000				
Single/Head of	Household		\$95,000 - \$110,000	Medicare Part D (Prescription Drugs, % indicates patients copay)				
Married Filing J			\$190,000 - \$220,000	Maximum Deductible	•		\$445	
fetime Learning Credit	t ^{1, NR} Phase Out			Coinsurance (25% Brand-Name/25% Generic) starts at \$4,130				
	Household MAGI		\$80,000 - \$90,000	Catastophic Coverage/OOP Coinsurance (5%) starts at \$6,550				
Married Filing J				rement Age (FRA)* (If b				
merican Opportunity (\$160,000 - \$180,000		T		1	
			400 000 400 000	Year of Birth	FRA	Year of Birth	FRA	
• .	Household MAGI		\$80,000 - \$90,000 \$160,000 - \$180,000	1941	65 & 8 months	1957	66 & 6 months	
Married Filing J			1942	65 & 10 months	1958	66 & 8 months		
			1943-54	66	1959	66 & 10 months		
			000 6530 000	1055	CC 0 2			
Maximum 529 I	Balance for Contributions	Varies by State from \$235		1955	66 & 2 months	1960 and later	67	
Maximum 529 l Maximum Annu	Balance for Contributions ual Contribution Excluded	from Gift Tax ⁴	,000 - \$529,000 \$15,000	1956	66 & 4 months			
Maximum 529 I Maximum Annu The IRS allows one educ	Balance for Contributions ual Contribution Excluded cation credit per student	from Gift Tax ⁴ , per year	\$15,000	1956				
Maximum 529 I Maximum Annu The IRS allows one educ	Balance for Contributions ual Contribution Excluded cation credit per student	from Gift Tax ⁴	\$15,000	1956	66 & 4 months			
Maximum 529 I Maximum Annu ihe IRS allows one edu Credit is for 20% of up	Balance for Contributions ual Contribution Excluded reation credit per student, or to \$10,000 qualified expe	from Gift Tax ⁴ , per year	\$15,000 0) per return	1956 *Early benefit reduction	66 & 4 months = 5/9% per month for file			
Maximum 529 Maximum Annu he IRS allows one edu Credit is for 20% of up Credit is for 100% of q	Balance for Contributions ual Contribution Excluded cation credit per student, to \$10,000 qualified expo qualified post high school of	I from Gift Tax ⁴ , per year enses (max. credit of \$2,00 expenses on the first \$2,00	\$15,000 0) per return 0, and	1956 *Early benefit reduction Section 179 Maximum Deduction pe	66 & 4 months = 5/9% per month for fix	rst 36 months, 5/12% fo	\$1,050,000	
Maximum 529 Maximum Annu he IRS allows one edu Credit is for 20% of up Credit is for 100% of q 25% on the next \$2,0	Balance for Contributions ual Contribution Excluded cation credit per student to \$10,000 qualified expandified post high school of the control of the contro	I from Gift Tax ⁴ , per year enses (max. credit of \$2,00 expenses on the first \$2,00 credit of \$2,500 per studen	\$15,000 0) per return 0, and t	1956 *Early benefit reduction Section 179 Maximum Deduction pe	66 & 4 months = 5/9% per month for file or Year es (deduction phase-out	rst 36 months, 5/12% fo	\$1,050,000 \$2,620,000	
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Maximum 529 Maximum Annum 1829 Maximum Annum 1829 Maximum Annum 1829 Maximum Annum 1825 Maximum	Balance for Contributions ual Contribution Excluded (cation credit per student, or to \$10,000 qualified expertaged) for a maximum total or towards your annual gifty your lifetime gift exclusion at once (\$75,000) and have some control of the contr	I from Gift Tax ⁴ I, per year enses (max. credit of \$2,00 expenses on the first \$2,00 credit of \$2,500 per student ir spouse or your dependent ift limit; you may contribute in. You may also choose to ive no gift exclusion for the in 20% Credit \$39,501 - \$43,000	\$15,000 O) per return O, and It It It E more but contribute 5 next 5 years. 56¢ per mile 14¢ per mile 16¢ per mile 10% Credit \$43,001 - \$66,000	1956 *Early benefit reduction Section 179 Maximum Deduction pe Limit on Capital Purchas Accelerated (Bonus) Del Deduction is phased-ou Can be taken on eligibl 2023. Can be used abor will phase down 2023 Health Savings Account Maximum Deductible Co Individual Family Catch Up Contribu HDHP Annual Deductible Individual Family HDHP Max. Out-Of-Pock Individual	66 & 4 months = 5/9% per month for file or Year es (deduction phase-out preciation ² at dollar for dollar above the property in service after the standard deduction through 2027. Is (HSA) - High Deductib pontribution Limit (Emplo) tion (Age 55+) the Minimum	the \$2.62 million limit. Ser Sept. 27, 2017 and be an limit of \$1.05m. Bond	\$1,050,000 \$2,620,000 100% 20 Efore January 21 Depreciation \$3,600 \$7,200 \$1,000 \$1,400 \$2,800	
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Maximum 529 Maximum Annuine IRS allows one educe Credit is for 20% of up Credit is for 100% of up 25% on the next \$2,t Deduction for student up to \$2,500 per year 529 contributions cour it will count towards years worth of gifts a standard Mileage Rate usiness Use Medical or Moving Use avers Credit ** (based Filing Status Joint Head of Household Single/Others credit applies to the first standard points to the first redit applies to the first standard Mileage Rate usiness Use Medical or Moving Use avers Credit ** (based Filing Status Joint Head of Household Single/Others credit applies to the first standard Mileage Rate usiness Use filing Status Joint Head of Household Single/Others credit applies to the first standard Mileage Rate usiness Use filing Status Joint Head of Household Single/Others credit applies to the first standard Mileage Rate usiness Use filing Status Joint Head of Household Single/Others credit applies to the first standard Mileage Rate usiness Use filing Status Joint Head of Household Single/Others credit applies to the first standard Mileage Rate usiness Use filing Status Joint Head of Household Single/Others credit applies to the first standard Mileage Rate usiness Use filing Status Joint Head of Household Single/Others credit applies to the first standard Mileage Rate usiness Use filing Status Joint Head of Household Single/Others credit applies to the first standard Mileage Rate usiness Use filing Status Joint Head of Household Single/Others credit standard Mileage Rate usiness Use filing Status Joint Head of Household Single/Others credit standard Mileage Rate use filing Standard Rate use filing	Balance for Contributions ual Contribution Excluded (cation credit per student, to \$10,000 qualified expertage) of the \$10,000 qualified post high school of the student of	I from Gift Tax ⁴ I, per year enses (max. credit of \$2,00 expenses on the first \$2,00 credit of \$2,500 per studen ir spouse or your dependen ift limit; you may contribute in. You may also choose to ye no gift exclusion for the re 20% Credit \$39,501 - \$43,000 \$29,626 - \$32,250 \$19,751 - \$21,500 ROTH, Traditional IRA, 403	\$15,000 0) per return 0, and t t t e more but contribute 5 next 5 years. 56¢ per mile 14¢ per mile 16¢ per mile 16v per mile \$43,001 - \$66,000 \$32,251-\$49,500 \$21,501 - \$33,000	1956 *Early benefit reduction Section 179 Maximum Deduction pe Limit on Capital Purchas Accelerated (Bonus) Del 1 Deduction is phased-ou 2 Can be taken on eligibl 2023. Can be used abore will phase down 2023 Health Savings Account Maximum Deductible Collindividual Family Catch Up Contribu Individual Family HDHP Annual Deductible Individual Family HDHP Max. Out-Of-Pock Individual Family HDHP Max. Out-Of-Pock Individual Family Adoption Credit Maximum Federal* Crec Credit Phase Out (MAGI	66 & 4 months = 5/9% per month for file or Year es (deduction phase-out oreciation ² at dollar for dollar above the property in service afte the standard deduction through 2027. ts (HSA) - High Deductib ontribution Limit (Emplo) tion (Age 55+) the Minimum teet Amounts	the \$2.62 million limit. er Sept. 27, 2017 and be an limit of \$1.05m. Bond He Health Plans (HDHP) yer + Employee)	\$1,050,000 \$2,620,000 100% 26fore January 15 Depreciation \$3,600 \$7,200 \$1,000 \$1,400 \$2,800 \$7,000 \$14,000	



NUMBERS UNLIMITED - 2021

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Uniform Life Table *		Single Life Table (For use by Beneficiaries)				Allowable IRA Distributions						
Age	Divisor (Life Expectancy)	Age	Life Expectancy	Age	Life Expectancy	The following chart may be used to determine inherited IRA Required Minimum Distributions. Beneficiary option vary depending upon if death occurred before or after the IRA holder reached their Required Beginning Date (RBI					<i>'</i> '	
70.5	27.4	0	82.4	56	28.7	Note that a beneficiary's age as of December 31 of the year of distribution is used to determine						
71		1	81.6	57	27.9	(LE) factor for RMDs.						
72		2	80.6	58	27	Beneficiary	Death Before Required Be	ginning Date	Death After Requi	ed Beginning	Date	
73		3	79.7	59	26.1	1	Total distribution.		Total distribution.		h - l - l / -	
74 75		5	78.7 77.7	60 61	25.2 24.4	Beneficiaries ¹	Five-year rule. I E payments based on our	un I E boginning	First distribute RMD for y			
76		6	76.7	62	23.5	1	 LE payments based on own LE beginning in the year following the year the IRA owner 		death based on decedent's LE. Continue RMDs bar on the longer of the deceased IRA holder's LE			
77		7	75.8	63	22.7	1	would have turned 72, reca		(reduced by one each year)			
78		8	74.8	64	21.8		year.	area caerr	(recalculated).	01 111011 011111	-	
79	19.5	9	73.8	65	21		Spouse can roll over into	their own IRA.	Roll over the remaining a	ssets into the s	pouse's IRA.	
80		10	72.8	66	20.2							
81		11	71.8	67	19.4							
82		12	70.8	68	18.6	Eligible Minor	Five-year rule. LE payments based on single LE of beneficiary. After a minor reaches age of majority, 10-year distribution rule applies.		Total distribution.		h - l - l / -	
83 84		13 14	69.9 68.9	69 70	17.8 17	Beneficiaries ¹			First distribute RMD for year of the IRA ho death based on the decadent's LE Continue			
85		15	67.9	71	16.3				death based on the decedent's LE. Continue RMDs based on the longer of the deceased IRA holder's LE or the LE of the beneficiary. After a minor reaches a of majority, 10-year distribution rule applies.			
86		16	66.9	72	15.5	1						
87		17	66	73	14.8							
88		18	65	74	14.1							
89		19	64	75	13.4							
90		20	63	76	12.7	Non-eligible	Total distribution.		Total distribution.			
91		21	62.1	77	12.1	Beneficiaries	• 10-year rule.		• 10-year rule.			
92		22	61.1	78	11.4	Only	Takah disebihan dan		Table distribution			
93		23	60.1 59.1	79 80	10.8 10.2	Qualified Trust (Eligible	Total distribution Life expectancy payment:	c bacad on the	 Total distribution. After RMD in year of the IRA holder's death, 			
95		25	58.2	81	9.7	Beneficiaries ¹)	oldest beneficiary of the tri					
96		26	57.2	82	9.1	Beneficiaries)	subsequent years, this fact		subsequent RMDs will be based on the LE of the oldest beneficiary of the trust. LE factor is redu			
97		27	56.2	83	8.6		one.		one for each subsequent year.			
98	7.1	28	55.3	84	8.1				, ,			
99	6.7	29	54.3	85	7.6	Non-qualified	Total distribution. Five-year rule. LE payments not available.		Total distribution. 10-year rule.			
100		30	53.3	86	7.1	Trust (Non-						
101		31	52.4	87	6.7	eligible						
102		32	51.4	88	6.3	beneficiaries)						
103		33 34	50.4 49.4	89 90	5.9 5.5	No Donoficione			- Tatal distribution			
104		35	49.4	91	5.2	No Beneficiary Designation	Total distribution. Five-year rule.		Total distribution. RMDs to continue based on the deceased holder's LE as determined in the year of de factor is reduced by one for each subseque		ad IRA	
106		36	47.5	92	4.9	Designation	LE payments not available	e.				
107		37	46.5	93	4.6							
108		38	45.6	94	4.3				lactor is reduced by one for each subsequent year			
109	3.4	39	44.6	95	4.1	Charity	Total distribution.		Total distribution.	on.		
110		40	43.6	96	3.8		Five-year rule.		RMDs to continue based on the deceased II holder's LE as determined in the year of deat		ed IRA	
111		41	42.7	97	3.6		LE payments not available	e.				
112		42	41.7	98	3.4				factor is reduced by one for each subsequent year			
113		43	40.7	99	3.1	F-1-1-	Takah di akabaha atau		Takal distribution			
114 115 +	2.1	44 45	39.8 38.8	100 101	2.9	Estate	Total distribution. Five-year rule.			tal distribution. 1Ds to continue based on the deceased If		
115+	1.9	46	37.9	101	2.7		LE payments not available	۵	holder's LE as determined i			
For Use by:		47	37.5	103	2.3		LE payments not available	с.	factor is reduced by one fo	•		
Unmarried Ov	wners,	48	36	104	2.1						,	
Married Own		49	35.1	105	1.9	1 Eligible Designated	Beneficiaries include 1) the survivi	ing spouse 2) a child o	f the participant/owner who has r	not reached the a	ze of majority	
Spouses Are N	Not More Than 10	50	34.2	106	1.7	3) a disabled individu	ual 4) an individual diagnosed with a chronic illness (as d					
Years Younge		51	33.3	107	1.5		he participant/owner.					
Married Own		52	32.3	108	1.4		ton State Estate Tax		orate Tax Rates	Eligible Long		
Spouses Are N		53	31.4	109	1.2	Rate	Taxable Estate	Rate	Taxable Income	Prem		
Beneficiaries (oj Ineir IRAs	54	30.5	110	1.1		\$0-\$1,000,000 \$1,000,000 - \$2,000,000	21.00%		Maximum qu	-	
Charitable Inc	come Tax Deducti	on - AGI Limitatio	29.6	111 and over	1	14.00%	(\$100,000 + 14%)		tities qualify for a 20%	Premiums elig	, ,	
Property Gift				Private Charity	ivate Charity		\$2,000,000 - \$3,000,000	income deduction if the owner's taxable income is below \$164,900 (S & HoH),		tax deduction under "medical expense":		
Cash				30%			L		and \$164,925 (MFS). If	ca.car expe	neuicai expense":	
			100/0		30/0				these thresholds the	Age*	Premium	
Ordinary inco	me assets (i.e	50%, limited to basis		30%, limited to basis			(\$390,000 + 16%)		available to specified		\$450	
	securities held < 1 year)		,				\$4,000,000 - \$6,000,000	service business	es. If taxable income is		\$850	
Appreciated lo	Appreciated long-term capital		FMV up to 30% or		FMV up to 20% or		(\$550,000 + 18%)	above these thresholds and the entity is			\$1,690	
gain property		basis up to 50%		basis up to 30%		19.00%	\$6,000,000 - \$7,000,000	1 '	ce business the deduction		\$4,520	
	onal property	FMV up to 30%	or	FMV up to 20%			(\$910,000 + 19%) cannot exceed the greator of: 50% of wa		-	> 70	\$5,640	
held >1 year (basis up to 50%	h ' -	basis up to 30%		19.50%	\$7,000,000 - \$9,000,000	T.	rages paid plus 2.5% of the			
1 - '	onal property	50%, limited to	Dasis	30%, limited to	Dasis	20.000/	(\$1,100,000 + 19.5%) > \$9,000,000	-	of certain depreciable	*Attaine		
Life Insurance	use unrelated)	Replacement Va	alue un to 20%	Renlacement V	alue un to 20%	20.00%	(\$1,490,000 + 20%)	assets.		participant	-	
Life mourance		or basis up to 50	•	or basis.	Replacement Value up to 30%		state Tax Rate = 40%	Professional Corporation: Flat 21%		close of the taxable year.		
		or basis up to st	J/U.	O Da313.		- cucial E	Julio Tun Hute - 40/0	1 TOTESSIONA	. Co. poration. Hat Z1/0			