

## NUMBERS UNLIMITED - 2021

<b>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)</b>							
Marginal Rate	Single (S)	Married Filing Jointly (MFJ)	Head of Household (HoH)	Married Filing Separately (MFS)	Estates and Trusts	Long Term Capital Gains **	Qualified Dividends**
<b>10%</b>	<b>\$0 - \$9,950</b>	<b>\$0 - \$19,900</b>	<b>\$0 - \$14,200</b>	<b>\$0 - \$9,950</b>	<b>\$0 - 2,650</b> (\$0 + 10%)	0%	0%
<b>12%</b>	<b>\$9,951 - \$40,525</b> (\$995 + 12%)	<b>\$19,901 - \$81,050</b> (\$1,990 + 12%)	<b>\$14,201 - \$54,200</b> (\$1,420 + 12%)	<b>\$9,951 - \$40,525</b> (\$995 + 12%)	n/a	0% <sup>++</sup>	0% <sup>++</sup>
<b>22%</b>	<b>\$40,526 - \$86,375</b> (\$4,664 + 22%)	<b>\$81,051 - \$172,750</b> (\$9,328 + 22%)	<b>\$54,201 - \$86,350</b> (\$6,220 + 22%)	<b>\$40,526 - \$86,375</b> (\$4,664 + 22%)	n/a	15%	15%
<b>24%</b>	<b>\$86,376 - \$164,925</b> (\$14,751 + 24%)	<b>\$172,751 - \$329,850</b> (\$29,502 + 24%)	<b>\$86,351 - \$164,900</b> (\$13,293 + 24%)	<b>\$86,376 - \$164,925</b> (\$14,751 + 24%)	<b>\$2,651 - \$9,550</b> (\$265 + 24%)	15%	15%
<b>32%</b>	<b>\$164,926 - \$209,425</b> (\$33,603 + 32%)	<b>\$329,851 - \$418,850</b> (\$67,206 + 32%)	<b>\$164,901 - \$209,400</b> (\$32,145 + 32%)	<b>\$164,926 - \$209,425</b> (\$33,603 + 32%)	n/a	15%*	15%*
<b>35%</b>	<b>\$209,426 - \$523,600</b> (\$47,843 + 35%)	<b>\$418,851 - \$628,300</b> (\$95,686 + 35%)	<b>\$209,401 - \$523,600</b> (\$46,385 + 35%)	<b>\$209,426 - \$314,150</b> (\$47,843 + 35%)	<b>\$9,551 - \$13,050</b> (\$1,921 + 35%)	15% <sup>+++</sup>	15% <sup>+++</sup>
<b>37%</b>	<b>\$523,601 and up</b> (\$157,804.25 + 37%)	<b>\$628,301 and up</b> (\$168,993.50 + 37%)	<b>\$523,601 and up</b> (\$156,355 + 37%)	<b>\$314,151 and up</b> (\$84,496.75 + 37%)	<b>\$13,051 and up</b> (\$3,146 + 37%)	20% <sup>+++</sup>	20% <sup>+++</sup>
* 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)							
** Short term capital gains (investments held less than one year) and non-qualified dividends are taxed at your marginal income tax rate							
*** 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 <sup>1,2</sup>	\$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 <sup>3</sup>	>\$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 <u>unearned</u> income over \$2,200 is taxed at the parent's tax 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)						
<sup>1</sup> For blind or filers over age 65, there is an additional deduction of \$1,350 (per person) if married, or \$1,700 if Single/HoH							
<sup>2</sup> 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.							
<sup>3</sup> The AMT exemption phase of 25 <sup>c</sup> per dollar begins at \$523,600 (S)/(MFS) and \$1,047,200 (MFJ). Estates and Trusts begin at \$85,650.							
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 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	Either 3% match or 2% non-elective contribution		
Defined Contribution - Annual Contribution Limit		\$58,000 (excl. catch-up)		Profit Sharing/ Money Purchase	Lesser of 25% of compensation or \$58,000		
Defined Benefit - Annual Benefit Limit		\$230,000		401(k)	25% of compensation; combined employer & employee max of \$58,000 (not including catch-ups)		
SIMPLE Plan		\$13,500		403(b)	100% of compensation; combined employer & employee max of \$58,000 (not including catch-ups)		
SIMPLE catch-up contribution (age 50+)		\$3,000		Gov. 457(b)	\$19,500 max, including employee salary deferral		
Maximum Includible Compensation for Contributions		\$290,000		* Maximum compensation amount for qualified plans & SEP IRAs: \$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		\$15,000	
IRA or Roth IRA contribution limit		\$6,000		Non-Citizen Spouse Lifetime Estate/Gift Exemption		\$159,000	
IRA or Roth IRA catch-up (age 50+)		\$1,000		WA State Estate Exemption		\$2,193,000	
IRA deduction phaseout for active participants (MAGI)				Payroll Taxes & Social Security			
Single/HoH		\$66,000 - \$76,000		OASDI (Social Security) Tax Wage Base <sup>1</sup>		\$142,800	
Married Filing Jointly		\$105,000 - \$125,000		Social Security Employee tax/Employer tax		6.20%/6.20%	
Married Filing Separately		\$0 - \$10,000		Medicare Employee Tax/Employer Tax		1.45%/1.45%	
Spousal IRA/Non-Active Participant Spouse*		\$198,000 - \$208,000		Maximum Benefit at FRA for those Age 62 in 2021		\$3,113/mo	
Roth IRA phaseout (MAGI)**		\$125,000 - \$140,000		2021 Social Security Benefit COLA		1.30%	
Single/HoH		\$125,000 - \$140,000		If under FRA, forfeit \$1 for every \$2 in earned income over:		\$18,960	
Married Filing Jointly/Qualifying Widow(er)		\$198,000 - \$208,000		In FRA year but under FRA, forfeit \$1 for every \$3 in earned income over \$50,520			
Married Filing Separately		\$0 - 10,000		<b>Provisional Income<sup>2</sup></b> (in retirement) causing SS benefits to be taxable:			
*Spousal IRA allows non-working spouse filing jointly to contribute to an IRA				Single - 50% Taxable / 85% Taxable		\$25,000 - \$34,000 / >\$34,000	
**For 2021, there are no income limits for ROTH conversions. Additionally,				MFJ - 50% Taxable / 85% Taxable		\$32,000 - \$44,000 / >\$44,000	
Traditional 401(k) assets can now be converted to a ROTH 401(k).				<sup>1</sup> 0.9% Medicare surtax on earned income and/or self employment income above \$200k MAGI Single, \$250k MFJ, \$125k MFS.			
				<sup>2</sup> Provisional Income = (AGI) + (Tax-Exempt Interest) + (50% of SS benefits)			
<b>MAGI</b> = (AGI) + (Deductions for IRA Contribution) + (Deductions for Student Loan Int. or Tuition) + (Interest from EE Bonds Used for Higher Ed.) + (Excluded Foreign Income) + (Employer-Paid Adoption Expenses) - (Taxable Income from ROTH Conversions; only for ROTH eligibility MAGI)							
<i>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.</i>							

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Life Contracts	Medicare Part A (Hospital Insurance)		
Allowable 1035 Exchanges	Monthly Premium* \$0		
Life can become Life, Modified Endowment Contract (MEC), Annuity, or Long-Term Care (LTC)	Hospital Stays		
MEC can become Modified Endowment Contract, Annuity, or LTC	First 60 days, patient pays deductible \$1,484		
Annuity can become Annuity or Long-Term Care	Next 30 days, patient pays per day \$371		
LTC can become LTC	Next 60 days (lifetime reserve days), patient pays per day \$742		
Annuity Taxation	Skilled Nursing Benefits		
Withdrawals not received as an annuity:	First 20 days, patient pays per day \$0		
Contract Issued Prior to 8/13/82 FIFO (First In First Out)	Next 80 days, patient pays per day \$185.50		
Contract Issued After 8/13/82 LIFO (Last In First Out)	Over 100 days, patient pays per day All costs		
Annuitized Payments:	<i>*If you are not currently eligible for Social Security, the premium is \$478/mo.</i>		
Contract Issued Prior to 1/1/87 Exclusion Ratio* for Term of Annuity	<b>Medicare Part B (Medical Insurance)</b>		
Contract Issued Post 1/1/87 Exclusion Ratio* only to extent of basis recovery	Deductible \$203 per year		
<i>*the Exclusion Ratio refers to the portion of the return on investments that is income tax exempt. Generally, it represents a payback of your initial investment</i>	Coinsurance 20%		
Life Insurance Taxation	Monthly Premium		
MEC Withdrawal LIFO (Last In First Out) Loans & Death Benefit Tax Free	If your MAGI in 2019 (2-years prior) was		
Non-MEC Withdrawal FIFO (First In First Out) Loan Balance on Lapse Taxable Income	You Pay* Single Married Filing Jointly		
	\$148.50	<\$88,000	<\$176,000
	\$207.90	\$88,001 - \$111,000	\$176,001 - \$222,000
	\$297.00	\$111,001 - \$138,000	\$222,001 - \$276,000
	\$386.10	\$138,001 - \$165,000	\$276,001 - \$330,000
	\$475.20	\$165,001 - \$500,000	\$330,001 - 750,000
	\$504.90	>\$500,000	>\$750,000
	You Pay		Married Filing Separately
	\$148.50		<\$88,000
	\$475.20		\$88,001 - \$412,000
	\$504.90		>\$412,000
<b>Education Accounts &amp; Taxation</b>	<b>Medicare Part D (Prescription Drugs, % indicates patients copay)</b>		
EE Bonds for education - Interest Exclusion Phase Out	Maximum Deductible \$445		
Single/HoH/MFS \$83,200 - \$98,200	Coinsurance (25% Brand-Name/25% Generic ) starts at \$4,130		
Married Filing Jointly \$124,800 - \$154,800	Catastrophic Coverage/OOP Coinsurance (5%) starts at \$6,550		
Coverdell Education Savings Account	<b>Social Security Full Retirement Age (FRA)* (If born on Jan. 1st, refer to previous year)</b>		
Annual Tax-Qualified Contribution Limit (per beneficiary) \$2,000	Year of Birth	FRA	Year of Birth
Contribution Phase Out (Income)			FRA
Single/Head of Household \$95,000 - \$110,000	1941	65 & 8 months	1957
Married Filing Jointly \$190,000 - \$220,000	1942	65 & 10 months	1958
Lifetime Learning Credit <sup>1, NR</sup> Phase Out	1943-54	66	1959
Single/Head of Household MAGI \$80,000 - \$90,000	1955	66 & 2 months	1960 and later
Married Filing Jointly MAGI \$160,000 - \$180,000	1956	66 & 4 months	67
American Opportunity Credit <sup>2, R</sup> Phase Out	<i>*Early benefit reduction = 5/9% per month for first 36 months, 5/12% for add'l months</i>		
Single/Head of Household MAGI \$80,000 - \$90,000	<b>Section 179</b>		
Married Filing Jointly MAGI \$160,000 - \$180,000	Maximum Deduction per Year \$1,050,000		
Student Loan Interest Deduction <sup>3</sup> Phase Out	Limit on Capital Purchases (deduction phase-out) <sup>1</sup> \$2,620,000		
Single/Head of Household \$70,000 - \$85,000	Accelerated (Bonus) Depreciation <sup>2</sup> 100%		
Married Filing Jointly \$140,000 - \$170,000	<sup>1</sup> Deduction is phased-out dollar for dollar above the \$2.62 million limit.		
529 College Savings Plan	<sup>2</sup> Can be taken on eligible property in service after Sept. 27, 2017 and before January 2023. Can be used above the standard deduction limit of \$1.05m. Bonus Depreciation will phase down 2023 through 2027.		
Maximum 529 Balance for Contributions Varies by State from \$235,000 - \$529,000	<b>Health Savings Accounts (HSA) - High Deductible Health Plans (HDHP)</b>		
Maximum Annual Contribution Excluded from Gift Tax <sup>4</sup> \$15,000	Maximum Deductible Contribution Limit (Employer + Employee)		
<b>The IRS allows one education credit per student, per year</b>	Individual \$3,600		
<sup>1</sup> Credit is for 20% of up to \$10,000 qualified expenses (max. credit of \$2,000) per return	Family \$7,200		
<sup>2</sup> Credit is for 100% of qualified post high school expenses on the first \$2,000, and 25% on the next \$2,000 for a maximum total credit of \$2,500 per student	Catch Up Contribution (Age 55+) \$1,000		
<sup>3</sup> Deduction for student loan interest for you, your spouse or your dependent up to \$2,500 per year	HDHP Annual Deductible Minimum		
<sup>4</sup> 529 contributions count towards your annual gift limit; you may contribute more but it will count towards your lifetime gift exclusion. You may also choose to contribute 5 years worth of gifts at once (\$75,000) and have no gift exclusion for the next 5 years.	Individual \$1,400		
	Family \$2,800		
	HDHP Max. Out-Of-Pocket Amounts		
	Individual \$7,000		
	Family \$14,000		
<b>Standard Mileage Rates</b>	<b>Adoption Credit<sup>NR</sup></b>		
Business Use 56¢ per mile	Maximum Federal* Credit (per child) \$14,440		
Charitable Use 14¢ per mile	Credit Phase Out (MAGI, all filing status except MFS) \$216,660 - \$256,660		
Medical or Moving Use 16¢ per mile	<i>*some states may have an additional credit for adoption expenses</i>		
<b>Savers Credit<sup>NR</sup> (based on AGI)</b>			
Filing Status	50% Credit	20% Credit	10% Credit
Joint	\$0 - \$39,500	\$39,501 - \$43,000	\$43,001 - \$ 66,000
Head of Household	\$0 - \$29,625	\$29,626 - \$32,250	\$32,251 - \$49,500
Single/Others	\$0 - \$19,750	\$19,751 - \$21,500	\$21,501 - \$33,000
<i>Credit applies to the first \$2,000 contributed to a ROTH, Traditional IRA, 401k, 403(b), 457 Plan, SIMPLE IRA or SEP IRA. Rollovers are not eligible</i>			
<small><sup>NR</sup> Indicates a Non-Refundable Tax Credit, which can only reduce tax liability to zero, and <sup>R</sup> indicates a Refundable or Partially-Refundable Credit, meaning it can reduce tax liability below zero and apply to a refund. 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.</small>			

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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	<i>The following chart may be used to determine inherited IRA Required Minimum Distributions. Beneficiary options vary depending upon if death occurred before or after the IRA holder reached their Required Beginning Date (RBD). Note that a beneficiary's age as of December 31 of the year of distribution is used to determine the life expectancy (LE) factor for RMDs.</i>								
70.5	27.4	0	82.4	56	28.7				<b>Beneficiary</b>	<b>Death Before Required Beginning Date</b>	<b>Death After Required Beginning Date</b>			
71	26.5	1	81.6	57	27.9	Spouse & Eligible Beneficiaries <sup>1</sup>	<ul style="list-style-type: none"> <li>Total distribution.</li> <li>Five-year rule.</li> <li>LE payments based on own LE beginning in the year following the year the IRA owner would have turned 72, recalculated each year.</li> <li>Spouse can roll over into their own IRA.</li> </ul>	<ul style="list-style-type: none"> <li>Total distribution.</li> <li>First distribute RMD for year of the IRA holder's death based on decedent's LE. Continue RMDs based on the longer of the deceased IRA holder's LE (reduced by one each year) or their own LE (recalculated).</li> <li>Roll over the remaining assets into the spouse's IRA.</li> </ul>						
72	25.6	2	80.6	58	27									
73	24.7	3	79.7	59	26.1									
74	23.8	4	78.7	60	25.2									
75	22.9	5	77.7	61	24.4									
76	22	6	76.7	62	23.5									
77	21.2	7	75.8	63	22.7									
78	20.3	8	74.8	64	21.8									
79	19.5	9	73.8	65	21									
80	18.7	10	72.8	66	20.2									
81	17.9	11	71.8	67	19.4	Eligible Minor Beneficiaries <sup>1</sup>	<ul style="list-style-type: none"> <li>Total distribution.</li> <li>Five-year rule.</li> <li>LE payments based on single LE of beneficiary. After a minor reaches age of majority, 10-year distribution rule applies.</li> </ul>	<ul style="list-style-type: none"> <li>Total distribution.</li> <li>First distribute RMD for year of the IRA holder's 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 age of majority, 10-year distribution rule applies.</li> </ul>						
82	17.1	12	70.8	68	18.6									
83	16.3	13	69.9	69	17.8									
84	15.5	14	68.9	70	17									
85	14.8	15	67.9	71	16.3									
86	14.1	16	66.9	72	15.5									
87	13.4	17	66	73	14.8									
88	12.7	18	65	74	14.1									
89	12	19	64	75	13.4	Non-eligible Beneficiaries Only	<ul style="list-style-type: none"> <li>Total distribution.</li> <li>10-year rule.</li> </ul>	<ul style="list-style-type: none"> <li>Total distribution.</li> <li>10-year rule.</li> </ul>						
90	11.4	20	63	76	12.7									
91	10.8	21	62.1	77	12.1									
92	10.2	22	61.1	78	11.4									
93	9.6	23	60.1	79	10.8									
94	9.1	24	59.1	80	10.2									
95	8.6	25	58.2	81	9.7									
96	8.1	26	57.2	82	9.1									
97	7.6	27	56.2	83	8.6									
98	7.1	28	55.3	84	8.1									
99	6.7	29	54.3	85	7.6	Qualified Trust (Eligible Beneficiaries <sup>1</sup> )	<ul style="list-style-type: none"> <li>Total distribution</li> <li>Life expectancy payments based on the oldest beneficiary of the trust. For subsequent years, this factor is reduced by one.</li> </ul>	<ul style="list-style-type: none"> <li>Total distribution.</li> <li>After RMD in year of the IRA holder's death, subsequent RMDs will be based on the LE of the oldest beneficiary of the trust. LE factor is reduced by one for each subsequent year.</li> </ul>						
100	6.3	30	53.3	86	7.1									
101	5.9	31	52.4	87	6.7									
102	5.5	32	51.4	88	6.3									
103	5.2	33	50.4	89	5.9									
104	4.9	34	49.4	90	5.5									
105	4.5	35	48.5	91	5.2									
106	4.2	36	47.5	92	4.9									
107	3.9	37	46.5	93	4.6									
108	3.7	38	45.6	94	4.3									
109	3.4	39	44.6	95	4.1	Non-qualified Trust (Non-eligible beneficiaries)	<ul style="list-style-type: none"> <li>Total distribution.</li> <li>Five-year rule.</li> <li>LE payments not available.</li> </ul>	<ul style="list-style-type: none"> <li>Total distribution.</li> <li>10-year rule.</li> </ul>						
110	3.1	40	43.6	96	3.8									
111	2.9	41	42.7	97	3.6									
112	2.6	42	41.7	98	3.4									
113	2.4	43	40.7	99	3.1									
114	2.1	44	39.8	100	2.9									
115 +	1.9	45	38.8	101	2.7									
		46	37.9	102	2.5									
		47	37	103	2.3									
		48	36	104	2.1									
<i>For Use by: Unmarried Owners, Married Owners Whose Spouses Are Not More Than 10 Years Younger, and Married Owners Whose Spouses Are Not the Sole Beneficiaries of Their IRAs</i>		49	35.1	105	1.9	Charity	<ul style="list-style-type: none"> <li>Total distribution.</li> <li>Five-year rule.</li> <li>LE payments not available.</li> </ul>	<ul style="list-style-type: none"> <li>Total distribution.</li> <li>RMDs to continue based on the deceased IRA holder's LE as determined in the year of death. LE factor is reduced by one for each subsequent year.</li> </ul>						
		50	34.2	106	1.7									
		51	33.3	107	1.5									
		52	32.3	108	1.4									
		53	31.4	109	1.2									
		54	30.5	110	1.1									
		55	29.6	111 and over	1									
<b>Charitable Income Tax Deduction - AGI Limitations</b>						<b>Washington State Estate Tax</b>		<b>Corporate Tax Rates</b>		<b>Eligible Long-Term Care Premiums</b>				
<b>Property Gifted</b>	<b>Public Charity</b>	<b>Private Charity</b>		<b>Rate</b>	<b>Taxable Estate</b>	<b>Rate</b>	<b>Taxable Income</b>							
Cash	100%	30%		10.00%	\$0-\$1,000,000	21.00%	All							
Ordinary income assets (i.e securities held < 1 year)	50%, limited to basis	30%, limited to basis		14.00%	\$1,000,000 - \$2,000,000 (\$100,000 + 14%)	Pass-Through entities qualify for a 20% income deduction if the owner's taxable income is below \$164,900 (S & HoH), \$329,800 (MFJ), and \$164,925 (MFS). If income is above these thresholds the deduction is not available to specified service businesses. If taxable income is above these thresholds and the entity is not a specified service business the deduction cannot exceed the greater of: 50% of wages paid or 25% of wages paid plus 2.5% of the original tax cost of certain depreciable assets.		<i>Maximum qualified LTC Premiums eligible for a tax deduction under "medical expense":</i>						
Appreciated long-term capital gain property	FMV up to 30% or basis up to 50%	FMV up to 20% or basis up to 30%		15.00%	\$2,000,000 - \$3,000,000 (\$240,000 + 15%)							<b>Age*</b>	<b>Premium</b>	
Tangible personal property held >1 year (use related)	FMV up to 30% or basis up to 50%	FMV up to 20% or basis up to 30%		16.00%	\$3,000,000 - \$4,000,000 (\$390,000 + 16%)							< 40	\$450	
Tangible personal property held >1 year (use unrelated)	50%, limited to basis	30%, limited to basis		18.00%	\$4,000,000 - \$6,000,000 (\$550,000 + 18%)							41 - 50	\$850	
Life Insurance	Replacement Value up to 30% or basis up to 50%.	Replacement Value up to 30% or basis.		19.00%	\$6,000,000 - \$7,000,000 (\$910,000 + 19%)							51 - 60	\$1,690	
				19.50%	\$7,000,000 - \$9,000,000 (\$1,100,000 + 19.5%)							61 - 70	\$4,520	
				20.00%	> \$9,000,000 (\$1,490,000 + 20%)							> 70	\$5,640	
				<b>Federal Estate Tax Rate = 40%</b>						<b>Professional Corporation: Flat 21%</b>				
										<i>*Attained age of participant before the close of the taxable year.</i>				