



NUMBERS UNLIMITED - 2025

2025 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 Rate	Single (S)	Married Filing Jointly (MFJ)	Head of Household (HoH)	Married Filing Separately (MFS)	Estates and Trusts	Long Term Capital Gains **	Qualified Dividends**
10%	\$0 - \$11,925	\$0 - \$23,850	\$0 - \$17,000	\$0 - \$11,925	\$0 - 3,150 (\$0 + 10%)	0%	0%
12%	\$11,925 - \$48,475 (\$1,192.50 + 12%)	\$23,850 - \$96,950 (\$2,385 + 12%)	\$17,000 - \$64,850 (\$1,700 + 12%)	\$11,925 - \$48,475 (\$1,192.50 + 12%)	n/a	0%	0%
22%	\$48,475 - \$103,350 (\$5,578.50 + 22%)	\$96,950 - \$206,700 (\$11,157 + 22%)	\$64,850 - \$103,350 (\$7,442 + 22%)	\$48,475 - \$103,350 (\$5,578.50 + 22%)	n/a	15%	15%
24%	\$103,350 - \$197,300 (\$17,651 + 24%)	\$206,700 - \$394,600 (\$35,302 + 24%)	\$103,350 - \$197,300 (\$15,912 + 24%)	\$103,350 - \$197,300 (\$17,651 + 24%)	\$3,150 - \$11,450 (\$315 + 24%)	15%	15%
32%	\$197,300 - \$250,525 (\$40,199 + 32%)	\$394,600 - \$501,050 (\$80,398 + 32%)	\$197,300 - \$250,500 (\$38,460 + 32%)	\$197,300 - \$250,525 (\$40,199 + 32%)	n/a	15%*	15%*
35%	\$250,525 - \$626,350 (\$57,231 + 35%)	\$501,050 - \$751,600 (\$114,462 + 35%)	\$250,500 - \$626,350 (\$55,484 + 35%)	\$250,525 - \$375,800 (\$57,231 + 35%)	\$11,450 - \$15,650 (\$2,307 + 35%)	15%*	15%*
37%	\$626,350 and up (\$188,769.75 + 37%)	\$751,600 and up (\$202,154.50 + 37%)	\$626,350 and up (\$187,031.50 + 37%)	\$375,800 and up (\$101,077.25 + 37%)	\$15,650 and up (\$3,777 + 37%)	20%*	20%*

* 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: \$48,350 - \$533,400 (S); \$96,700 - \$600,050 (MFJ); \$64,750 - \$566,700 (HoH); \$48,350 - \$300,000 (MFS); \$3,250 - \$15,900 (T&E). 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}	\$15,000	\$30,000	\$22,500	\$15,000	
AMT Exemption Amount	\$88,100	\$137,000	\$88,100	\$68,500	\$30,700
AMT 26% tax rate	<\$239,100	<\$239,100	<\$239,100	<\$119,550	<\$239,100
AMT 28% tax rate ³	>\$239,100	>\$239,100	>\$239,100	>\$119,550	>\$239,100
"Kiddie Tax" Rule	first \$1,350 offset, next \$1,350 taxed at child's tax rate, any unearned income over \$2,700 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) of which \$1,700 is refundable				

¹ For blind or filers over age 65, there is an additional deduction of \$1,600 (per person) if married, or \$2,000 if Single/HoH
² Dependents may deduct the greater of \$1,350 or the dependents earned income plus \$450, not to exceed the standard deduction for their filing status.
³ The AMT exemption phase of 25¢ per dollar begins at \$626,350 (S)/(MFS) and \$1,252,700 (MFJ).
 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.

Corporate Tax rates - on Taxable Income			Payroll Taxes & Social Security	
Entity Type	Marginal Rate	Taxable Income		
C-Corporation	21%	< \$0	OASDI (Social Security) Tax Wage Base ¹	\$176,100
Professional Corporation	21%	< \$0	Social Security Employee tax/Employer tax	6.20%/6.20%
Pass-through Entity	Owner's Personal Tax Rate*		Medicare Employee Tax/Employer Tax	1.45%/1.45%
* Pass-Through entities qualify for a 20% income deduction if the owner's taxable income is below \$197,300 (S,MFS & HoH) & \$394,600 (MFJ). 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.			Maximum Benefit for workers retiring at Full Retirement Age	\$4,018/mo
			2025 Social Security Benefit COLA	2.50%
			If under FRA, forfeit \$1 for every \$2 in earned income over:	\$23,400
			In FRA year but under FRA, forfeit \$1 for every \$3 in earned income over \$62,160	

Federal Gift & Estate Taxes		Provisional Income ² (in retirement) causing SS benefits to be taxable:	
Federal Gift, Estate and Generation-Skipping Tax Exemption	\$13,990,000	Single - 50% Taxable / 85% Taxable	\$25,000 - \$34,000 / >\$34,000
Federal Estate Tax Rate	40%	MFJ - 50% Taxable / 85% Taxable	\$32,000 - \$44,000 / >\$44,000
Gift Tax Annual Exclusion	\$19,000	¹ 0.9% Medicare surtax on earned income and/or self employment income above \$200k MAGI Single, \$250k MFJ, \$125k MFS.	
Non-Citizen Spouse Lifetime Estate/Gift Exemption	\$190,000	² Prov Income = (AGI-Taxable SS benefits) + (Tax-Exempt Interest) + (50% of SS benefits)	

WA State Estate Taxes		Social Security Full Retirement Age (FRA)* (If born on Jan. 1st, use previous year)		
Marginal Rate	Taxable Estate	Year of Birth	FRA	% Reduced @ 62
10.00%	\$0-\$1,000,000	1943-54	66	25%
14.00%	\$1,000,000 - \$2,000,000 (\$100,000 + 14%)	1955	66 & 2 months	25.83%
15.00%	\$2,000,000 - \$3,000,000 (\$240,000 + 15%)	1956	66 & 4 months	26.67%
16.00%	\$3,000,000 - \$4,000,000 (\$390,000 + 16%)	1957	66 & 6 months	27.50%
18.00%	\$4,000,000 - \$6,000,000 (\$550,000 + 18%)	1958	66 & 8 months	28.33%
19.00%	\$6,000,000 - \$7,000,000 (\$910,000 + 19%)	1959	66 & 10 months	29.17%
19.50%	\$7,000,000 - \$9,000,000 (\$1,100,000 + 19.5%)	1960 & later	67	30%
20.00%	> \$9,000,000 (\$1,490,000 + 20%)	*Early benefit reduction = 5/9% per month for first 36 months, 5/12% for additional months Delayed benefit increase = 8% per year beyond FRA		

MAGI = (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)
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FINANCIAL PLAN

NUMBERS UNLIMITED - 2025

Retirement Plans (Annual Maximums Unless Otherwise Noted)				Medicare Part A (Hospital Insurance)				
Elective deferrals 401(k), 403(b), 457, and SARSEPs	\$23,500			Monthly Premium*			\$0	
Catch-up contribution (age 50+)	\$7,500			Hospital Stays				
Catch-up contribution (age 60-63)	\$11,250			First 60 days, patient pays deductible			\$1,676	
Total Annual Defined Contribution Limit	\$70,000 (excl. catch-up)			Next 30 days, patient pays per day			\$419	
				Next 60 days (lifetime reserve days), patient pays per day			\$838	
SIMPLE Plan	\$16,500			Skilled Nursing Benefits				
SIMPLE catch-up contribution (age 50+)	\$3,500			First 20 days, patient pays per day			\$0	
SIMPLE catch-up contribution (age 60-63)	\$5,250			Next 80 days, patient pays per day			\$209.50	
				Over 100 days, patient pays per day			All costs	
Maximum Includible Compensation for Contributions	\$350,000			<i>*If you are not currently eligible for Social Security, the premium is \$518/mo.</i>				
Highly Compensated Employee threshold (gross comp.)	>\$160,000			Medicare Part B (Medical Insurance)				
Key Employee threshold (top-heavy plan, gross comp.)	>\$230,000			Deductible			\$257 per year	
SEP compensation minimum for plan participation	\$750			Coinsurance			20%	
				Part B Premium		Part D IRMAA		
IRA or Roth IRA contribution limit	\$7,000			If your MAGI in 2023 (2-years prior) was				
IRA or Roth IRA catch-up (age 50+)	\$1,000			You Pay	You Pay	Single	Married Filing Jointly	
				\$185.00	Prem + \$0	<\$106,000	<\$212,000	
IRA deduction phaseout for active participants (MAGI)				\$259.00	Prem + \$13.70	\$106,000 - <\$133,000	\$212,000 - <\$266,000	
Single/HoH	\$79,000 - \$89,000			\$370.00	Prem + \$35.30	\$133,000 - <\$167,000	\$266,000 - <\$334,000	
Married Filing Jointly	\$126,000 - \$146,000			\$480.90	Prem + \$57.00	\$167,000 - <\$200,000	\$334,000 - <\$400,000	
Married Filing Separately	\$0 - \$10,000			\$591.90	Prem + \$78.60	\$200,000 - <\$500,000	\$400,000 - <\$750,000	
Spousal IRA/Non-Active Participant Spouse*	\$236,000 - \$246,000			\$628.90	Prem + \$85.80	>\$500,000	>\$750,000	
				You Pay	You Pay	Married Filing Separately		
Roth IRA phaseout (MAGI)**				\$185.00	Prem + \$0	<\$106,000		
Single/HoH	\$150,000 - \$165,000			\$591.90	Prem + \$78.60	\$106,000 - <\$394,000		
Married Filing Jointly/Qualifying Widow(er)	\$236,000 - \$246,000			\$628.90	Prem + \$85.80	>\$394,000		
Married Filing Separately	\$0 - 10,000			Medicare Part D (Prescription Drugs, % indicates patients copay)				
				Maximum Deductible			\$590	
				Coinsurance (25% Brand-Name/25% Generic) starts at			\$590	
				OOP Maximum for 2025			\$2,000	
<i>*Spousal IRA allows non-working spouse filing jointly to contribute to an IRA</i>				Health Savings Accounts (HSA) - High Deductible Health Plans (HDHP)				
<i>**For 2025, there are no income limits for ROTH conversions. Additionally, Traditional 401(k) assets can be converted to a ROTH 401(k), if plan provisions allow.</i>				Maximum Deductible Contribution Limit (Employer + Employee)				
Defined Contribution Plans - Max. Employer Deductible Contributions*				Individual			\$4,300	
SEP IRA	*Lesser of 25% of compensation or \$70,000			Family			\$8,550	
SIMPLE IRA	Either 3% match or 2% non-elective contribution			Catch Up Contribution (Per account owner age 55+)			\$1,000	
Profit Sharing/	*Lesser of 25% of compensation or \$70,000			HDHP Annual Deductible Minimum				
Money Purchase				Individual			\$1,650	
401(k)	25% of compensation; combined employer & employee max of \$70,000 (excl. catch-up)			Family			\$3,300	
403(b)	100% of compensation; combined employer & employee max of \$70,000 (excl. catch-up)			HDHP Max. Out-Of-Pocket Amounts				
Gov. 457(b)	\$23,500 max, including employee salary deferral			Individual			\$8,300	
Defined Benefit Plan - Annual Benefit Limit	\$280,000			Family			\$16,600	
<i>* Maximum compensation amount for qualified plans & SEP IRAs: \$350,000</i>				Charitable Income Tax Deduction - AGI Limitations			Eligible Long-Term Care Premiums	
				Property Gifted	Public Charity	Private Charity	Maximum qualified LTC Premiums eligible for a tax deduction under "medical expense":	
				Cash	60%	30%	Age*	Premium
				Ordinary income assets (i.e securities held < 1 year)	50%, limited to basis	30%, limited to adjusted basis	< 40	\$480
Savers Credit^{NR} (based on AGI)				Appreciated long-term capital gain property	FMV up to 30% or basis up to 50%	FMV up to 20% or basis up to 30%	41 - 50	\$900
Filing Status	50% Credit	20% Credit	10% Credit	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%	51 - 60	\$1,800
Joint	\$0 - \$47,500	\$47,501 - \$51,000	\$51,001 - \$79,000	Tangible personal property held >1 year (use unrelated)	50%, limited to basis	30%, limited to basis	61 - 70	\$4,810
Head of Household	\$0 - \$35,625	\$35,626 - \$38,250	\$38,251 - \$59,250	Life Insurance	Replacement Value up to 30% or basis up to 50%.	Replacement Value up to 30% or basis.	> 70	\$6,020
Single/Others	\$0 - \$23,750	\$23,751 - \$25,500	\$25,501 - \$39,500					<i>*Attained age of participant before the close of the taxable year.</i>
<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>								
<i>^{NR} Indicates a Non-Refundable Tax Credit, which can only reduce tax liability to zero</i>								
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Education Accounts & Taxation	Life Contracts
EE Bonds for education - Interest Exclusion Phase Out	Allowable 1035 Exchanges
Single/HoH/MFS \$99,500 - 114,500	Life can become Life, Modified Endowment Contract (MEC), Annuity, or Long-Term Care (LTC)
Married Filing Jointly \$149,250 - \$179,250	MEC can become Modified Endowment Contract, Annuity, or LTC
Coverdell Education Savings Account	Annuity Taxation
Annual Tax-Qualified Contribution Limit (per beneficiary) \$2,000	Annuity can become Annuity or Long-Term Care
Contribution Phase Out (Income)	LTC can become LTC
Single/Head of Household \$95,000 - \$110,000	Withdrawals not received as an annuity:
Married Filing Jointly \$190,000 - \$220,000	Contract Issued Prior to 8/13/82 FIFO (First In First Out)
Lifetime Learning Credit^{1, NR} Phase Out	Contract Issued After 8/13/82 LIFO (Last In First Out)
Single/Head of Household MAGI \$80,000 - \$90,000	Annuitized Payments:
Married Filing Jointly MAGI \$160,000 - \$180,000	Contract Issued Prior to 1/1/87 Exclusion Ratio* for Term of Annuity
American Opportunity Credit^{2, R} Phase Out	Contract Issued Post 1/1/87 Exclusion Ratio* to extent of basis recovery
Single/Head of Household MAGI \$80,000 - \$90,000	*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
Married Filing Jointly MAGI \$160,000 - \$180,000	Life Insurance Taxation
Student Loan Interest Deduction³ Phase Out	MEC Withdrawal LIFO (Last In First Out) Loans & Death Benefit Tax Free
Single/Head of Household \$85,000-\$100,000	Non-MEC Withdrawal FIFO (First In First Out) Loan Balance on Lapse Taxable Income
Married Filing Jointly \$170,000-\$200,000	Both IRA withdrawal Penalties
529 College Savings Plan	Age Taxes and Penalties
Maximum 529 Balance for Contributions Varies by State from \$235,000 - \$575,000	59 1/2 and older & account owned for more than 5 Years Earnings Can be withdrawn tax-free and penalty-free.
Maximum Annual Contribution Excluded from Gift Tax ⁴ \$19,000	59 1/2 and older & account owned for less than 5 Years Income tax is owed on earnings withdrawn, but no early withdrawal penalty.
The IRS allows one education credit per student, per year	59 1/2 and younger & account owned for more than 5 Years Income tax and 10% penalty is owed on earnings withdrawn unless a qualified exemption is present (i.e. disability, first time home purchase).
¹ Credit is for 20% of up to \$10,000 qualified expenses (max. credit of \$2,000) per return	59 1/2 and younger & account owned for less than 5 Years Income tax and 10% penalty is owed on earnings withdrawn. Penalties, but not the income tax, can be avoided if a qualified exception is present (disability, first-time home purchase, qualified education expenses, unreimbursed medical bills, child birth or adoption expenses).
² 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 (40% refundable)	Section 179
³ Deduction for student loan interest for you, your spouse or your dependent up to \$2,500 per year	Maximum Deduction per Year \$1,250,000
⁴ 529 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 (\$95,000) and have no gift exclusion for the next 5 years.	Limit on Capital Purchases (deduction phase-out) ¹ \$3,130,000
Federal Poverty Level (FPL)	Accelerated (Bonus) Depreciation ² 40%
Family of 1 \$15,060	¹ Deduction is phased-out dollar for dollar above the \$3.13 million limit.
Family of 2 \$20,440	² Can be taken on eligible property in service after Dec. 31, 2023 and before January 2025. Can be used above the standard deduction limit of \$1.22m. Bonus Depreciation will phase down 20% each year from 2023 through 2027.
Family of 3 \$25,820	Standard Mileage Rates
Family of 4 \$31,200	Business Use 70¢ per mile
For each additional member \$5,380	Charitable Use 14¢ per mile
Adoption Credit^{NR}	Medical or Moving Use 21¢ per mile
Maximum Federal* Credit (per child) \$17,280	
Credit Phase Out (MAGI, all filing status except MFS) \$259,190 - \$299,190	
*some states may have an additional credit for adoption expenses	
Footnote	
^{NR} Indicates a Non-Refundable Tax Credit, which can only reduce tax liability to zero, and ^R indicates a Refundable or Partially-Refundable Credit, meaning it can reduce tax liability below zero and apply to a refund.	
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Uniform Life Table *		Single Life Table (For use by Beneficiaries)				Inherited 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 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.																											
72	27.4	0	84.6	56	30.6	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #d9ead3;"> <th style="width: 20%;">Beneficiary</th> <th style="width: 40%;">Death Before Required Beginning Date</th> <th style="width: 40%;">Death After Required Beginning Date</th> </tr> </thead> <tbody> <tr> <td>Spouse & Eligible Beneficiaries¹</td> <td> <ul style="list-style-type: none"> Total distribution. 10-year rule. LE payments based on own LE beginning in the year following the year the IRA owner would have turned 73, recalculated each year. Spouse can roll over into their own IRA. </td> <td> <ul style="list-style-type: none"> Total distribution. 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). Roll over the remaining assets into the spouse's IRA. </td> </tr> <tr> <td>Eligible Minor Beneficiaries¹</td> <td> <ul style="list-style-type: none"> Total distribution. LE payments based on single LE of beneficiary. After a minor reaches age of majority, 10-year distribution rule applies. </td> <td> <ul style="list-style-type: none"> Total distribution. 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. </td> </tr> <tr> <td>Non-eligible Beneficiaries Only</td> <td> <ul style="list-style-type: none"> Total distribution. 10-year rule. </td> <td> <ul style="list-style-type: none"> Total distribution. 10-year rule while also continuing RMDs based on the longer of the deceased IRA holder's LE or the LE of the beneficiary during the 10-year period. 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Spouse & Eligible Beneficiaries ¹	<ul style="list-style-type: none"> Total distribution. 10-year rule. LE payments based on own LE beginning in the year following the year the IRA owner would have turned 73, recalculated each year. Spouse can roll over into their own IRA. 	<ul style="list-style-type: none"> Total distribution. 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). Roll over the remaining assets into the spouse's IRA. 																															
Eligible Minor Beneficiaries ¹	<ul style="list-style-type: none"> Total distribution. LE payments based on single LE of beneficiary. After a minor reaches age of majority, 10-year distribution rule applies. 	<ul style="list-style-type: none"> Total distribution. 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. 																															
Non-eligible Beneficiaries Only	<ul style="list-style-type: none"> Total distribution. 10-year rule. 	<ul style="list-style-type: none"> Total distribution. 10-year rule while also continuing RMDs based on the longer of the deceased IRA holder's LE or the LE of the beneficiary during the 10-year period. LE factor is reduced by one for each subsequent year. 																															
Qualified Trust (Eligible Beneficiaries ¹)	<ul style="list-style-type: none"> Total distribution 10-year rule LE payments based on the oldest beneficiary of the trust. For subsequent years, this factor is reduced by one. 	<ul style="list-style-type: none"> Total distribution. 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. 																															
Non-qualified Trust (Non-eligible beneficiaries)	<ul style="list-style-type: none"> Total distribution. Five-year rule. LE payments not available. 	<ul style="list-style-type: none"> Total distribution. 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. 																															
No Beneficiary Designation	<ul style="list-style-type: none"> Total distribution. Five-year rule. LE payments not available. 	<ul style="list-style-type: none"> Total distribution. 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. 																															
Charity	<ul style="list-style-type: none"> Total distribution. Five-year rule. LE payments not available. 	<ul style="list-style-type: none"> Total distribution. 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. 																															
Estate	<ul style="list-style-type: none"> Total distribution. Five-year rule. LE payments not available. 	<ul style="list-style-type: none"> Total distribution. 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. 																															
73	26.5	1	83.7	57	29.8																												
74	25.5	2	82.8	58	28.9																												
75	24.6	3	81.8	59	28																												
76	23.7	4	80.8	60	27.1																												
77	22.9	5	79.8	61	26.2																												
78	22	6	78.8	62	25.4																												
79	21.1	7	77.9	63	24.5																												
80	20.2	8	76.9	64	23.7																												
81	19.4	9	75.9	65	22.9																												
82	18.5	10	74.9	66	22																												
83	17.7	11	73.9	67	21.2																												
84	16.8	12	72.9	68	20.4																												
85	16	13	71.9	69	19.6																												
86	15.2	14	70.9	70	18.8																												
87	14.4	15	69.9	71	18																												
88	13.7	16	69	72	17.2																												
89	12.9	17	68	73	16.4																												
90	12.2	18	67	74	15.6																												
91	11.5	19	66	75	14.8																												
92	10.8	20	65	76	14.1																												
93	10.1	21	64.1	77	13.3																												
94	9.5	22	63.1	78	12.6																												
95	8.9	23	62.1	79	11.9																												
96	8.4	24	61.1	80	11.2																												
97	7.8	25	60.2	81	10.5																												
98	7.3	26	59.2	82	9.9																												
99	6.8	27	58.2	83	9.3																												
100	6.4	28	57.3	84	8.7																												
101	6	29	56.3	85	8.1																												
102	5.6	30	55.3	86	7.6																												
103	5.2	31	54.4	87	7.1																												
104	4.9	32	53.4	88	6.6																												
105	4.6	33	52.5	89	6.1																												
106	4.3	34	51.5	90	5.7																												
107	4.1	35	50.5	91	5.3																												
108	3.9	36	49.6	92	4.9																												
109	3.7	37	48.6	93	4.6																												
110	3.5	38	47.7	94	4.3																												
111	3.4	39	46.7	95	4																												
112	3.3	40	45.7	96	3.7																												
113	3.1	41	44.8	97	3.4																												
114	3	42	43.8	98	3.2																												
115	2.9	43	42.9	99	3																												
116	2.8	44	41.9	100	2.8																												
117	2.7	45	41	101	2.6																												
118	2.5	46	40	102	2.5																												
119	2.3	47	39	103	2.3																												
120	2.2	48	38.1	104	2.2																												
121	2.1	49	37.1	105	2.1																												
122	2.1	50	36.2	106	2.1																												
123	2.1	51	35.3	107	2.1																												
124	2	52	34.3	108	2																												
125	2	53	33.4	109	2																												
126	2	54	32.5	110	2																												
127	2	55	31.6	111	2																												

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.