## 2024 · IMPORTANT NUMBERS



FEDERAL INCOME TAX	<							
TAX RATE	M	FJ		SINGLE				
10%	\$0 - \$	23,20	0		\$0 - \$11,600			
12%	\$23,201	- \$94	,300	\$1	1,601 – \$47,150			
22%	\$94,301 -	- \$201	,050	\$47	7,151 – \$100,525			
24%	\$201,051	- \$38	3,900	\$100,526 - \$191,950				
32%	\$383,901	- \$48	7,450	\$19	\$191,951 - \$243,725			
35%	\$487,451	- \$73	1,200	\$24	3,726 – \$609,350			
37%	Over \$	731,2	00	(	Over \$609,350			
ESTATES & TRUSTS								
10%	\$0 - 9	\$3,100	)					
24%	\$3,101 -	- \$11,	150					
35%	\$11,151	- \$15	,200					
37%	Over \$	515,20	00					
ALTERNATIVE MINIMU	ΙΜ ΤΑΧ							
			M	FJ	SINGLE			
EXEMPTION AMOUNT			\$13	3,300	\$85,700			
28% TAX RATE APPLIE	S TO INCOME OV	ER	\$232,600		\$232,600			
EXEMPT PHASEOUT T	HRESHOLD		\$1,218,700		\$609,350			
EXEMPTION ELIMINAT	TION		\$1,75	51,900	\$952,150			
LONG-TERM CAPITAI								
Rates apply to LTCGs and		s, and						
TAX RATE	0% RATE		15% RATE		20% RATE			
MFJ	≤ \$94,050	\$94	,051 – \$5	83,750	> \$583,750			
SINGLE	≤ \$47,025	\$47	47,026 - \$518,9		> \$518,900			
ESTATES/TRUSTS	≤ \$3,150	≤ \$3,150 \$3, <sup>2</sup>			> \$15,450			
3.8% NET INVESTMEN	T INCOME TAX							
Paid on the lesser of net	investment income	or exc	ess of MA	GI over:				

STANDARD D	DEDUC	TION							
FILING STAT		ADDITIONAL (AGE 65/OLDER OR BLIND)							
MFJ	\$29,	200	MARRIED (EA	CH EL	E)	\$1,550			
SINGLE	\$14,	600	UNMARRIED	UNMARRIED (SINGLE, HOH) \$1,					
SOCIAL SECU	JRITY								
WAGE BASE		4	5168,600	EARNINGS LIMIT			Т		
MEDICARE		1	No Limit	Belo	w FRA		\$22,320		
COLA			3.2%	Read	ching FR	A	\$59,	520	
FULL RETIREMENT AGE									
BIRTH YEA	AR		FRA	BI	RTH YE/	٩R		FRA	
1943-54	ŀ		66		1958		6	6 + 8mo	
1955		6	6 + 2mo	1959			66 + 10mo		
1956		6	6 + 4mo		1960+		67		
1957 6		56 + 6mo							
PROVISIONAL INCOME			M	SINGLE			GLE		
0% TAXABLE			< \$32			< \$2	\$25,000		
50% TAXABL	E		\$32,000 -	- \$44,000		\$2	\$25,000 - \$34,000		
85% TAXABL	E		> \$44,000			> \$34,000			
MEDICARE P	REMIUI	MS & IR	MAA SURCHA	RGE					
PART B PREMIUM		\$174.70							
PART A PREM			Less than 30	-			9 Credits: \$278		
YOUR 202	22 MAC			IRMAA SURCH					
MFJ			NGLE		PART B			PART D	
\$206,000 or			103,000 or less		-			-	
\$206,001 - \$	-		103,001 - \$129	-	\$69.90			\$12.90	
\$258,001 - \$			29,001 – \$161	-	\$174.70			\$33.30	
\$322,001 - \$386,000 \$161,00			61,001 – \$193	-		\$279.50		\$53.80	
\$386,001 - \$749,999 \$193,001 - \$49			93,001 - \$499	9,999	\$384.30			\$74.20	
\$750,000 or more \$5			500,000 or mo	\$419.30			\$81.00		

## 2024 · IMPORTANT NUMBERS



DET	IDEMEN	T PLANS
		IFLANJ

ELECTIVE DEFERRALS (401(K), 403(B), 457)Contribution Limit\$23,000Catch Up (Age 50+)\$7,500403(b) Additional Catch Up (15+ V=V=S of Service)\$3,000DEFINED CONTRIBUTION PLAN\$69,000DEFINED BENEFIT PLAN\$275,000SIMPLE IRA\$275,000Contribution Limit\$16,000 (\$17,600, if eligible for 10% increase)Contribution Limit\$16,000 (\$17,600, if eligible for 10% increase)Catch Up (Age 50+)\$3,500 (\$3,850, if eligible for 10% increase)SEP IRA\$25%Maximum % of Comp (Adj. Net EV=V=VSI)\$69,000Minimum Compensation\$750TRADITIONAL IRA & ROTH IRA COVTRIBUTIONS\$750Total Contribution Limit\$7,000Catch Up (Age 50+)\$11,000Total Contribution Limit\$7,000Catch Up (Age 50+)\$12,000Single MAGI Phaseout\$123,000MFJ MAGI Phaseout\$123,000MFJ MAGI Phaseout\$123,000Single MAGI Phaseout\$77,000Single MAGI Phaseout\$123,000MFJ MAGI Phaseout\$123,000MFJ MAGI Phaseout\$123,000MFJ MAGI Phaseout\$123,000MFJ MAGI Phaseout\$230,000Single MAGI Phaseout\$230,000Single MAGI Phaseout\$230,000MFJ MAGI Phaseout\$123,000MFJ MAGI Phaseout\$230,000Single MAGI Phaseout\$230,000Single MAGI Phaseout\$200,000MFJ MAGI PhaseOUT\$100% of first \$2,000, \$20,000AMOUNT OF CREDIT<	RETIREMENT PLANS					
\$7,500403(b) Additional Catch Up (15+ Years of Service)\$3,000\$3,000\$69,000\$69,000\$275,000\$275,000\$16,000 (\$17,600, if eligible for \Up wincrease)\$16,000 (\$17,600, if eligible for \Up wincrease)\$16,000 (\$17,600, if eligible for \Up wincrease)\$3,500 (\$3,850, if eligible for \Up wincrease)\$46,000\$69,000Maximum % of Comp (Adj. Net Earnings If Self-Employed)\$750\$750\$750\$750\$11,000\$11,000\$11,000\$11,000\$114,000\$123,000\$123,000\$123,000\$123,000\$123,000\$2123,000\$2123,000\$2123,000\$2123,000\$2123,000\$2123,000\$2123,000\$2123,000\$2113	ELECTIVE DEFERRALS (401	(K), 403	(B), 457)			
403(b) Additional Catch Up (15+ Years of Service)   \$3,000     DEFINED CONTRIBUTION PLAN   \$69,000     DEFINED BENEFIT PLAN   \$275,000     Maximum Annual Benefit   \$275,000     SIMPLE IRA   \$275,000     Contribution Limit   \$16,000 (\$17,600, if eligible for 10% increase)     Catch Up (Age 50+)   \$3,500 (\$3,850, if eligible for 10% increase)     Catch Up (Age 50+)   \$3,500 (\$3,850, if eligible for 10% increase)     SEP IRA   25%     Maximum % of Comp (Adj. Net Earnings If Self-Employed)   \$69,000     Minimum Compensation   \$750     TRADITIONAL IRA & ROTH IRA CONTRIBUTIONS   \$750     Total Contribution Limit   \$7,000     Catch Up (Age 50+)   \$146,000 - \$161,000     MFJ MAGI Phaseout   \$146,000 - \$161,000     MFJ MAGI Phaseout   \$143,000     MFJ MAGI Phaseout   \$177,000 - \$87,000     MFJ MAGI Phaseout   \$123,0,00 - \$143,000     MFJ MAGI Phaseout   \$123,0,00 - \$143,000     MFJ (If Only Spouse Is Covered)   \$200,0,00 - \$143,000     EDUCATION TAX CREDIT   LIFETIME LEARNING     AMOUNT OF CREDIT   100% of first \$2,000, 25% of next \$2,000, 25% of next \$2,000, 25% of next \$2,000, 25% of next	Contribution Limit				\$23,000	
DEFINED CONTRIBUTION PLAN   \$69,000     Limit Per Participant   \$69,000     DEFINED BENEFIT PLAN   \$275,000     Maximum Annual Benefit   \$275,000     SIMPLE IRA   \$16,000 (\$17,600, if eligible for 10% increase)     Contribution Limit   \$16,000 (\$3,850, if eligible for 10% increase)     Catch Up (Age 50+)   \$3,500 (\$3,850, if eligible for 10% increase)     SEP IRA   \$25%     Maximum % of Comp (Adj. Net Earnings If Self-Employed)   \$69,000     Minimum Compensation   \$750     TRADITIONAL IRA & ROTH IRA CONTRIBUTIONS   \$750     TRADITIONAL IRA & ROTH IRA CONTRIBUTIONS   \$116,000     Catch Up (Age 50+)   \$1,000     Catch Up (Age 50+)   \$140,000     ROTH IRA ELIGIBILITY   \$7,000     Single MAGI Phaseout   \$140,000     MFJ MAGI Phaseout   \$1423,000     MFJ MAGI Phaseout   \$123,000     MFJ (If Only Spouse Is Covered)   \$230,000     BUDCATION TAX CREDIT   \$220,000 <td>Catch Up (Age 50+)</td> <td></td> <td></td> <td></td> <td>\$7,500</td>	Catch Up (Age 50+)				\$7,500	
Image is a serie of the seri	403(b) Additional Catch Up	) (15+ Ye	ears of Service)		\$3,000	
DEFINED BENEFIT PLAN\$275,000Maximum Annual Benefit\$275,000SIMPLE IRA\$16,000 (\$17,600, if eligible for 1\% increase)Contribution Limit\$16,000 (\$17,600, if eligible for 1\% increase)Catch Up (Age 50+)\$3,500 (\$3,850, if eligible for 1\% increase)SEP IRA\$25%Maximum % of Comp (Adj. Net Earrings If Self-Employee\$25%Contribution Limit\$25%Contribution Limit\$7,000Minimum Compensation\$7,000Total Contribution Limit\$7,000Total Contribution Limit\$7,000Catch Up (Age 50+)\$14,000ROTH IRA ELGIBILITY\$146,000ROTH IRA ELGIBILITY\$146,000MAGI Phaseout\$146,000MFJ MAGI Phaseout\$230,000MFJ MAGI Phaseout\$123,000MFJ MAGI Phaseout\$123,000MFJ MAGI Phaseout\$123,000MFJ MAGI Phaseout\$230,000MFJ MAGI Phaseout\$123,000MFJ MAGI Phaseout\$230,000MFJ MAGI Phaseout\$230,000MFJ MAGI Phaseout\$123,000MFJ MAGI Phaseout\$230,000MFJ (If Only Spouse Is Coverel)\$240,000MFJ (If Only Spouse Is Coverel)\$230,000AMOUNT OF CREDIT\$100\% of first \$2,000, 25% of next \$2,000, 25% of next \$2,000, 25% of next \$2,000, 25% of next \$2,000, 5%,000SINGLE MAGI PHASEOUT\$80,000 - \$90,000	DEFINED CONTRIBUTION	PLAN				
Maximum Annual Benefit\$275,000SIMPLE IRA\$16,000 (\$17,600, if elije lot or V is increase)Catch Up (Age 50+)\$3,500 (\$3,850, if elije lot or V is increase)SEP IRAMaximum % of Comp (Adj .Net Earning If Self-Employ VMaximum % of Comp (Adj .Net Earning If Self-Employ V\$25%Contribution Limit\$25%Contribution Limit\$16,000Minimum Compensation\$7,000TRADITIONAL IRA & ROTH IRA CONTRIBUTIONS\$1,000TRADITIONAL IRA & FOTH IRA CONTRIBUTIONS\$1,000Catch Up (Age 50+)\$1,000Total Contribution Limit\$7,000Gatch Up (Age 50+)\$1,000FOTH IRA ELIGIBILITY\$1,000Gatch Up (Age 50+)\$1,000FOTH IRA ELIGIBILITY\$1,000MFJ MAGI Phaseout\$1,000FIADITIONAL IRA DEDUCTIBILITY (IF COVERED BY WORV)\$1,000MFJ MAGI Phaseout\$1,000MFJ MAGI Phaseout\$2,000MFJ MAGI Phaseout\$2,000MFJ MAGI Phaseout\$2,000MFJ (If Only Spouse Is Cover)\$2,000MFJ (If Only Spouse Is Cover)\$2,000MFJ (If Only Spouse Is Cover)\$2,000AMOUNT OF CREDIT\$1,000AMOUNT OF CREDIT\$1,000\$1,000\$2,500,00\$1,000\$2,500,00\$1,000\$2,500,00\$1,000\$2,500,00\$1,000\$2,500,00\$1,000\$2,500,00\$1,000\$2,500,00\$1,000\$2,500,00 </td <td>Limit Per Participant</td> <td></td> <td></td> <td></td> <td colspan="2">\$69,000</td>	Limit Per Participant				\$69,000	
SIMPLE IRA   \$16,000 (\$17,600, if eligible for 10% increase)     Contribution Limit   \$16,000 (\$17,600, if eligible for 10% increase)     Catch Up (Age 50+)   \$3,500 (\$3,850, if eligible for 10% increase)     SEP IRA     Maximum % of Comp (Adj. Net Earnings If Self-Employed)   25%     Contribution Limit   \$69,000     Minimum Compensation   \$750     TRADITIONAL IRA & ROTH IRA CONTRIBUTIONS     Total Contribution Limit   \$7,000     Catch Up (Age 50+)   \$11,000     ROTH IRA ELIGIBILITY     Single MAGI Phaseout     MAGI Phaseout     MAGI Phaseout     MAGI Phaseout     MAGI Phaseout     Single MAGI Phaseout     MAGI P	DEFINED BENEFIT PLAN					
Contribution Limit\$16,000 (\$17,600, if eligible for U\$) increase)Catch Up (Age 50+)\$3,500 (\$3,850, if eligible for U\$)SEP IRAMaximum % of Comp (Adj. Net Earnings If Self-Employet)25%Contribution Limit\$25%Contribution Limit\$7000TRADITIONAL IRA & ROTH IRA CONTRIBUTIONSTRADITIONAL IRA & ROTH IRA CONTRIBUTIONSTatal Contribution Limit\$77,000Total Contribution Limit\$77,000Gatch Up (Age 50+)\$11,000Gatch Up (Age 50+)\$11,000Single MAGI Phaseout\$146,000 - \$161,000MFJ MAGI Phaseout\$146,000 - \$161,000MFJ MAGI Phaseout\$123,000 - \$240,000MFJ MAGI Phaseout\$123,000 - \$240,000MFJ MAGI Phaseout\$123,000 - \$240,000MFJ MAGI Phaseout\$123,000 - \$240,000MFJ MAGI Phaseout\$230,000 - \$240,000MFJ MAGI Phaseout\$230,000 - \$240,000MFJ (If Only Spouse Is Covered)\$230,000 - \$240,000AMERICAN OPPORTUNITYLIFETIME LEARNINGAMERICAN OPPORTUNITY\$20% of first \$10,000AMOUNT OF CREDIT\$100% of first \$2,000, \$25% of next \$2,000\$80,000 - \$90,000SINGLE MAGI PHASEOUT\$80,000 - \$90,000\$80,000 - \$90,000	Maximum Annual Benefit				\$275,000	
Catch Up (Age 50+)   \$3,500 (\$3,850, if eligible for 10% increase)     SEP IRA     Maximum % of Comp (Adj. Net Earnings If Self-Employed)   25%     Contribution Limit   \$69,000     Minimum Compensation   \$750     TRADITIONAL IRA & ROTH IRA CONTRIBUTIONS     Total Contribution Limit   \$7,000     Catch Up (Age 50+)   \$1,000     ROTH IRA ELIGIBILITY     Single MAGI Phaseout   \$146,000 - \$161,000     MFJ MAGI Phaseout   \$230,000 - \$240,000     MFJ MAGI Phaseout   \$123,000 - \$143,000     MFJ MAGI Phaseout   \$123,000 - \$143,000     MFJ MAGI Phaseout   \$123,000 - \$240,000     MFJ MAGI Phaseout   \$123,000 - \$143,000     MFJ MAGI Phaseout   \$123,000 - \$143,000     MFJ MAGI Phaseout   \$123,000 - \$240,000     MFJ MAGI Phaseout   \$123,000 - \$143,000     MFJ MAGI Phaseout   \$123,000 - \$240,000     MFJ MAGI Phaseout   \$123,000 - \$240,000     MFJ MAGI Phaseout   \$123,000 - \$240,000     MFJ MAGI Phaseout   \$10,000	SIMPLE IRA					
SEP IRA   25%     Maximum % of Comp (Adj. Net Earnings If Self-Employed)   25%     Contribution Limit   \$69,000     Minimum Compensation   \$750     TRADITIONAL IRA & ROTH IRA CONTRIBUTIONS   \$750     Total Contribution Limit   \$7,000     Catch Up (Age 50+)   \$1,000     ROTH IRA ELIGIBILITY   \$146,000 - \$161,000     MFJ MAGI Phaseout   \$146,000 - \$240,000     TRADITIONAL IRA DEDUCTIBILITY (IF COVERED BY WORK   \$230,000 - \$240,000     TRADITIONAL IRA DEDUCTIBILITY (IF COVERED BY WORK   \$123,000 - \$143,000     MFJ MAGI Phaseout   \$123,000 - \$143,000     MFJ (If Only Spouse Is Covered)   \$230,000 - \$240,000     EDUCATION TAX CREDIT INCENTIVES   \$230,000 - \$240,000     AMOUNT OF CREDIT   100% of first \$2,000, 25% of next \$2,000     SINGLE MAGI PHASEOUT   \$80,000 - \$90,000	Contribution Limit		\$16,000 (\$17,600, if e	ligible for	10% increase)	
Maximum % of Comp (Adj. Net Earnings If Self-EmployeJ)25%Contribution Limit\$69,000Minimum Compensation\$750TRADITIONAL IRA & ROTH IRA CONTRIBUTIONSTotal Contribution Limit\$7,000Catch Up (Age 50+)\$1,000Catch Up (Age 50+)\$146,000 - \$161,000MFJ MAGI Phaseout\$146,000 - \$161,000MFJ MAGI Phaseout\$146,000 - \$161,000MFJ MAGI Phaseout\$123,000 - \$240,000MFJ MAGI Phaseout\$123,000 - \$87,000MFJ MAGI Phaseout\$123,000 - \$143,000MFJ (If Only Spouse Is Covered)\$230,000 - \$240,000MERICAN OPPORTUNITYLIFETIME LEARNINGAMERICAN OPPORTUNITYAMOUNT OF CREDIT100% of first \$2,000, 25% of next \$2,00020% of first \$10,000\$80,000 - \$90,000			\$3,500 (\$3,850, if elig	ible for 10 <sup>0</sup>	% increase)	
Contribution Limit     \$69,000       Minimum Compensation     \$750       TRADITIONAL IRA & ROTH IRA CONTRIBUTIONS     \$750       Total Contribution Limit     \$7,000       Catch Up (Age 50+)     \$1,000       ROTH IRA ELIGIBILITY     \$146,000 - \$161,000       MFJ MAGI Phaseout     \$146,000 - \$161,000       MFJ MAGI Phaseout     \$230,000 - \$240,000       TRADITIONAL IRA DEDUCTIBILITY (IF COVERED BY WORK PLAN)     \$3000 - \$240,000       Single MAGI Phaseout     \$77,000 - \$87,000       MFJ MAGI Phaseout     \$77,000 - \$87,000       MFJ MAGI Phaseout     \$230,000 - \$240,000       MFJ MAGI Phaseout     \$123,000 - \$143,000       MFJ MAGI Phaseout     \$230,000 - \$240,000       MFJ (If Only Spouse Is Covered)     \$230,000 - \$240,000       EDUCATION TAX CREDIT INCENTIVES     \$230,000 - \$240,000       AMOUNT OF CREDIT     100% of first \$2,000, 25% of next \$2,000, 25% of next \$2,000       SINGLE MAGI PHASEOUT     \$80,000 - \$90,000	SEP IRA					
Minimum Compensation     \$750       TRADITIONAL IRA & ROTH IRA CONTRIBUTIONS     \$77,000       Total Contribution Limit     \$7,000       Catch Up (Age 50+)     \$1,000       ROTH IRA ELIGIBILITY     \$146,000 - \$161,000       MFJ MAGI Phaseout     \$1230,000 - \$240,000       TRADITIONAL IRA DEDUCTIBILITY (IF COVERED BY WORK     ¥123,000 - \$87,000       MFJ MAGI Phaseout     \$77,000 - \$87,000       MFJ MAGI Phaseout     \$77,000 - \$87,000       MFJ MAGI Phaseout     \$7230,000 - \$240,000       MFJ MAGI Phaseout     \$77,000 - \$87,000       MFJ MAGI Phaseout     \$123,000 - \$143,000       MFJ (If Only Spouse Is Covered)     \$230,000 - \$240,000       EDUCATION TAX CREDIT IVCENTIVES     \$230,000 - \$240,000       AMOUNT OF CREDIT     100% of first \$2,000, 25% of next \$2,000, 25% of next \$2,000       SINGLE MAGI PHASEOUT     \$80,000 - \$90,000	Maximum % of Comp (Adj.	25%				
TRADITIONAL IRA & ROTH IRA CONTRIBUTIONSTotal Contribution Limit\$7,000Catch Up (Age 50+)\$1,000ROTH IRA ELIGIBILITYSingle MAGI Phaseout\$146,000 - \$161,000MFJ MAGI Phaseout\$146,000 - \$240,000TRADITIONAL IRA DEDUCTIBILITY (IF COVERED BY WORK PLAN)Single MAGI Phaseout\$77,000 - \$87,000MFJ MAGI Phaseout\$123,000 - \$143,000MFJ MAGI Phaseout\$123,000 - \$143,000MFJ (If Only Spouse Is Covred)\$230,000 - \$240,000EDUCATION TAX CREDIT INCENTIVESAMERICAN OPPORTUNITYLIFETIME LEARNINGAMOUNT OF CREDIT100% of first \$2,000, 25% of next \$2,000, 25% of next \$2,000SINGLE MAGI PHASEOUT\$80,000 - \$90,000	Contribution Limit	\$69,000				
Total Contribution Limit   \$7,000     Catch Up (Age 50+)   \$1,000     ROTH IRA ELIGIBILITY     Single MAGI Phaseout     Single MAGI Phaseout   \$146,000 - \$161,000     MFJ MAGI Phaseout   \$230,000 - \$240,000     TRADITIONAL IRA DEDUCTIVITY (IF COVERED BY WORT     Single MAGI Phaseout   \$77,000 - \$87,000     MFJ MAGI Phaseout   \$123,000 - \$143,000     MFJ (If Only Spouse Is Covered)   \$230,000 - \$240,000     EDUCATION TAX CREDIT     I 100% of first \$2,000, 25% of next \$2,000, 25% of next \$2,000, 25% of next \$2,000   \$0% of first \$10,000     SINGLE MAGI PHASEOUT   \$80,000 - \$90,000   \$80,000 - \$90,000			\$750			
Catch Up (Age 50+)   \$1,000     ROTH IRA ELIGIBILITY     Single MAGI Phaseout   \$146,000 - \$161,000     MFJ MAGI Phaseout   \$230,000 - \$240,000     TRADITIONAL IRA DEDUCTIBILITY (IF COVERED BY WORTPLAN)     Single MAGI Phaseout     \$77,000 - \$87,000     MFJ MAGI Phaseout     \$77,000 - \$87,000     MFJ (If Only Spouse Is Covered)   \$123,000 - \$143,000     PEDUCATION TAX CREDIT IVES     AMERICAN OPPORTUNITY     AMOUNT OF CREDIT   100% of first \$2,000, 25% of next \$2,000     SINGLE MAGI PHASEOUT   \$80,000 - \$90,000	TRADITIONAL IRA & ROTH	IRA CO	NTRIBUTIONS			
ROTH IRA ELIGIBILITY     Single MAGI Phaseout     MFJ MAGI Phaseout   \$146,000 - \$161,000     MFJ MAGI Phaseout   \$230,000 - \$240,000     TRADITIONAL IRA DEDUCTIBILITY (IF COVERED BY WORK PLAN)     Single MAGI Phaseout   \$77,000 - \$87,000     MFJ MAGI Phaseout   \$123,000 - \$143,000     MFJ (If Only Spouse Is Covered)   \$230,000 - \$240,000     EDUCATION TAX CREDIT INCENTIVES     AMERICAN OPPORTUNITY     LIFETIME LEARNING     AMOUNT OF CREDIT   100% of first \$2,000, 25% of next \$2,000   \$80,000 - \$90,000     SINGLE MAGI PHASEOUT   \$80,000 - \$90,000   \$80,000 - \$90,000						
Single MAGI Phaseout   \$146,000 - \$161,000     MFJ MAGI Phaseout   \$230,000 - \$240,000     TRADITIONAL IRA DEDUCTBILITY (IF COVERED BY WORTHAN)   \$77,000 - \$87,000     Single MAGI Phaseout   \$77,000 - \$87,000     MFJ MAGI Phaseout   \$123,000 - \$143,000     MFJ (If Only Spouse Is Covered)   \$230,000 - \$240,000     EDUCATION TAX CREDIT   ¥230,000 - \$240,000     AMOUNT OF CREDIT   AMERICAN OPPORTUNITY   LIFETIME LEARNING     AMOUNT OF CREDIT   100% of first \$2,000, 25% of next \$2,000   \$20% of first \$10,000     SINGLE MAGI PHASEOUT   \$80,000 - \$90,000   \$80,000 - \$90,000	1.0	\$1,000				
MFJ MAGI Phaseout   \$230,000 - \$240,000     TRADITIONAL IRA DEDUCTIBILITY (IF COVERED BY WORK PLAN)     Single MAGI Phaseout   \$77,000 - \$87,000     MFJ MAGI Phaseout   \$123,000 - \$143,000     MFJ (If Only Spouse Is Covred)   \$230,000 - \$240,000     EDUCATION TAX CREDIT IVCENTIVES   \$230,000 - \$240,000     AMOUNT OF CREDIT   AMERICAN OPPORTUNITY   LIFETIME LEARNING     100% of first \$2,000, 25% of next \$2,000   \$80,000 - \$90,000   \$80,000 - \$90,000						
TRADITIONAL IRA DEDUCTIBILITY (IF COVERED BY WOR     Single MAGI Phaseout   \$77,000 - \$87,000     MFJ MAGI Phaseout   \$123,000 - \$143,000     MFJ (If Only Spouse Is Covred)   \$230,000 - \$240,000     EDUCATION TAX CREDIT INCENTIVES   \$100% of first \$2,000, 25% of next \$2,000, 25% of next \$2,000     AMOUNT OF CREDIT   100% of first \$2,000, 25% of next \$2,000     SINGLE MAGI PHASEOUT   \$80,000 - \$90,000	-					
Single MAGI Phaseout   \$77,000 - \$87,000     MFJ MAGI Phaseout   \$123,000 - \$143,000     MFJ (If Only Spouse Is Covred)   \$230,000 - \$240,000     EDUCATION TAX CREDIT IVES   \$123,000 - \$240,000     AMOUNT OF CREDIT   AMERICAN OPPORTUNITY   LIFETIME LEARNING     100% of first \$2,000, 25% of next \$2,000   \$20% of first \$10,000     SINGLE MAGI PHASEOUT   \$80,000 - \$90,000   \$80,000 - \$90,000			0 – \$240,000			
MFJ MAGI Phaseout   \$123,000 - \$143,000     MFJ (If Only Spouse Is Covered)   \$230,000 - \$240,000     EDUCATION TAX CREDIT INCENTIVES   Incention of the state of		FIBILITY	(IF COVERED BY WOR			
MFJ (If Only Spouse Is Covered)   \$230,000 - \$240,000     EDUCATION TAX CREDIT INCENTIVES   Incention of the state of the stat						
EDUCATION TAX CREDIT INCENTIVES     AMERICAN OPPORTUNITY     LIFETIME LEARNING       AMOUNT OF CREDIT     100% of first \$2,000, 25% of next \$2,000     20% of first \$10,000       SINGLE MAGI PHASEOUT     \$80,000 - \$90,000     \$80,000 - \$90,000						
AMERICAN OPPORTUNITY     LIFETIME LEARNING       AMOUNT OF CREDIT     100% of first \$2,000, 25% of next \$2,000     20% of first \$10,000       SINGLE MAGI PHASEOUT     \$80,000 - \$90,000     \$80,000 - \$90,000					30,000 - \$240,000	
AMOUNT OF CREDIT     100% of first \$2,000, 25% of next \$2,000     20% of first \$10,000       SINGLE MAGI PHASEOUT     \$80,000 - \$90,000     \$80,000 - \$90,000	EDUCATION TAX CREDIT I					
AMOUNT OF CREDIT     25% of next \$2,000     20% of first \$10,000       SINGLE MAGI PHASEOUT     \$80,000 - \$90,000     \$80,000 - \$90,000				LIFETIM	E LEARNING	
	AMOUNT OF CREDIT		irst \$10,000			
<b>MFJ MAGI PHASEOUT</b> \$160,000 - \$180,000 \$160,000 - \$180,000	SINGLE MAGI PHASEOUT	<b>NGLE MAGI PHASEOUT</b> \$80,000 - \$90,000				
	MFJ MAGI PHASEOUT	\$1	60,000 - \$180,000	\$160,000 - \$180,000		

## UNIFORM LIFETIME TABLE (RMD)

## SINGLE LIFETIME TABLE (RMD)

Used to calculate RMD for account owners who have reached their RBD or who have elected to be treated as their deceased spouse (if applicable). Not

to be us	ed when spousal be			AGE	SINGLE	AGE	SINGLE	AGE	SINGLE	
	s younger.		FACTOR	25	60.2	43	42.9	61	26.2	
AGE	FACTOR	AGE 89	FACTOR	26	59.2	44	41.9	62	25.4	
	26.5		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	
> ESTA	TE & GIFT TA	X			1					
			-	TAX RATE			GIFT TAX ANNUAL EXCLUSION			
\$13,610,000				40%				\$18,000		
HEAL	TH SAVINGS	ACCOL	JNT							
COVE	ERAGE	C	ONTRIBUTIC	N	MINIMUM / DEDUCT	ANNUAL FIBLE	MAX. (	OUT-OI EXPEN	– POCKET ISE	
INDI	INDIVIDUAL \$4,150				\$1,600			\$8,050		
FAMI	LY		\$8,300		\$3,200			\$16,100		
AGE S	55+ CATCH U	IP	\$1,000		_			_		

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