

## 2025 Tax Reference Guide

### 2025 Federal Income Tax Brackets <sup>1</sup>

Over	But Not Over	Tax+	% on Ex-cess	Of the Amount Over
<b>Unmarried individuals (other than surviving spouses* and heads of households)</b>				
\$0	\$11,925	\$0	10%	\$0
\$11,926	\$48,475	\$1,193	12%	\$11,925
\$48,476	\$103,350	\$5,579	22%	\$48,475
\$103,351	\$197,300	\$17,651	24%	\$103,350
\$197,301	\$250,525	\$40,199	32%	\$197,300
\$250,526	\$626,350	\$57,231	35%	\$250,525
\$626,351	∞	\$188,770	37%	\$626,350
<b>Married Filing Jointly and Surviving Spouse*</b>				
\$0	\$23,850	\$0	10%	\$0
\$23,851	\$96,950	\$2,385	12%	\$23,850
\$96,951	\$206,700	\$11,157	22%	\$96,950
\$206,701	\$394,600	\$35,302	24%	\$206,700
\$394,601	\$501,050	\$80,398	32%	\$394,600
\$501,051	\$751,600	\$114,462	35%	\$501,050
\$751,601	∞	\$202,155	37%	\$751,600
<b>Married Filing Separately</b>				
\$0	\$11,925	\$0	10%	\$0
\$11,926	\$48,475	\$1,193	12%	\$11,925
\$48,476	\$103,350	\$5,579	22%	\$48,475
\$103,351	\$197,300	\$17,651	24%	\$103,350
\$197,301	\$250,525	\$40,199	32%	\$197,300
\$250,526	\$375,800	\$57,231	35%	\$250,525
\$375,801	∞	\$101,077	37%	\$375,800

### 2025 Federal Income Tax Brackets <sup>1</sup>

Over	But Not Over	Tax+	% on Ex-cess	Of the Amount Over
<b>Head of Household</b>				
\$0	\$17,000	\$0	10%	\$0
\$17,001	\$64,850	\$1,700	12%	\$17,000
\$64,851	\$103,350	\$7,442	22%	\$64,850
\$103,351	\$197,300	\$15,912	24%	\$103,350
\$197,301	\$250,500	\$38,460	32%	\$197,300
\$250,501	\$626,350	\$55,484	35%	\$250,500
\$626,351	∞	\$187,032	37%	\$626,350
<b>Trusts and Estates</b>				
\$0	\$3,150	\$0	10%	\$0
\$3,151	\$11,450	\$315	24%	\$3,150
\$11,451	\$15,650	\$2,307	35%	\$11,450
\$15,561	∞	\$3,777	37%	\$15,650
<b>Standard Deductions<sup>2</sup></b>		<b>2024</b>		
Unmarried Individuals (other than surviving spouses* and heads of households)		\$15,000		
Married Filing Jointly and Surviving Spouses*		\$30,000		
Married Filing Separately		\$15,000		
Head of Household		\$22,500		
Aged or Blind (additional standard deduction amount.)		MFJ: \$1600 Single: \$2,000		
<b>Personal Exemption<sup>3</sup></b>		Suspended		
<b>Kiddie Tax</b>				
Unearned Income**		\$1,300		

\*Surviving spouses who do not remarry in the year his or her spouse dies can file jointly with the deceased spouse. For the two years following the year of death, the surviving spouse may be able to use the Qualifying Widow(er) filing status if he or she remains unmarried, has a dependent and meets certain other requirements.

\*\*The amount of unearned income that a child under the age of 18 and full-time students under the age of 24 can receive without filing an income tax return.

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### Long-term Capital Gains and Qualified Dividend Rates

Long-term Capital Gains Tax Rate	Single	Married Filing Jointly	Head of Household	Married Filing Separately	Estate and Trusts
0%	\$0 to \$48,350	\$0 to \$96,700	\$0 to \$64,750	\$0 to \$48,350	\$0 to \$3,250
15%	\$48,351 to \$533,400	\$96,701 to \$600,050	\$64,751 to \$566,700	\$48,351 to \$300,000	\$3,251 to \$15,900
20%	\$533,401 or more	\$600,051 or more	\$566,701 or more	\$300,001 or more	\$15,901 or more

### Other Long-term Gains Rates

Gains on Collectibles	Maximum 28%
Unrecaptured 1250 Depreciation	Maximum 25%

### Net Investment Income Tax

Individual taxpayers are liable for a 3.8% Net Investment Income Tax on the lesser of their net investment income, or the amount by which their modified adjusted gross income (MAGI) exceeds the statutory threshold amount based on their filing status. Net investment income includes, but is not limited to: interest, dividends, capital gains, certain annuities, and rental and royalty income (unless derived in a trade or business in which the NIIT doesn't apply).

Married Filing Jointly	MAGI above \$250,000
Married Filing Separately	MAGI above \$125,000
Qualifying Widow(er) w/dep. child	MAGI above \$250,000
Estates and Trusts w/undist. net inv. income	MAGI above \$15,650
All other Filers	MAGI above \$200,000

### Estate and Gift Tax<sup>4</sup>

Estate and Gift Tax Rates	40%
Estate Tax Exemption	\$13,990,000
Lifetime Gift Exemption	\$13,990,000
GST Exemption	\$13,990,000
Gift Tax Annual Exclusion	\$19,000
Annual Exclusion for Gifts to Non-Citizen Spouse	\$190,000

Source: IRS Revenue Procedure 2024-40

### Health Savings Accounts

#### Contribution Limits

Single/Family	\$4,300/\$8,550
Age 55+ / Catch-up	\$1,000

#### High Deductible Health Plans

Minimum Deductible Single/Family	\$1,650/\$3,300
Maximum Out-of-pocket Single/Family	\$8,300/\$16,600

Source: IRS Revenue Procedure 2024-25.

### Child Tax Credit

Credit	Maximum Credit	Income Phaseouts Begin at AGI of:
Child Tax Credit	\$2000 per qualifying child*	\$400,000-married filing jointly \$200,000-all other filers

\*Refundable up to \$1,700 per child

Source: [usa.gov/tax-benefits](https://www.usa.gov/tax-benefits)

### Alternative Minimum Tax (AMT)

	Unmarried (older than surviving spouse)	Married Filing Jointly or Surviving Spouse	Married Filing Separately	Estates and Trusts
AMT Exemption Amount	\$88,100	\$137,000	\$68,650	\$30,700
28% Bracket Threshold	\$239,100	\$239,100	\$119,550	\$239,100
Exemption Phase-out Threshold	\$626,350/ \$978,750	\$1,252,700/ \$1,800,700	\$626,350/ \$900,350	\$102,500/ \$225,300

Source: IRS Revenue Procedure 2024-40 and the Tax Cuts and Jobs Acts of 2017.

## 2025 Tax Reference Guide

### Social Security

#### Taxable Wage Base

Social Security (OASDI) Medicare (HI Only)	\$176,100 No Limit
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#### Retirement Earning Test

Under Full Retirement Age	\$23,020/yr \$1,950/mo
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Note: One dollar in benefits will be withheld for every \$2 in earnings above the limit.

Year Reaching Full Retirement Age	\$62,160/yr \$5,180/mo
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Note: Applies only to earnings for months prior to attaining full retirement age. One dollar in benefits will be withheld for every \$3 in earnings above the limit.

#### Taxability of Benefits (Based on provisional income and filing status)

	Individual	Married Filing Jointly
Not Taxable	<\$25,000	<\$32,000
Up to 50% Taxable	\$25,000 - \$34,000	\$32,000 - \$44,000
Up to 85% Taxable	>\$34,000	>\$44,000

#### Married Filing Separately

Up to 85% of Benefits are Taxable

Provisional income = adjusted gross income + nontaxable income + 1/2 Social Security benefits

#### Age to Receive Full Benefits

Year of Birth	Full Retirement Age	% Reduced at Age 62
1943-1954	66	25%
1955	66 and 2 months	25.83%
1956	66 and 4 months	26.67%
1957	66 and 6 months	27.50%
1958	66 and 8 months	28.33%
1959	66 and 10 months	29.17%
1960 or Later	67	30%

#### Delayed Retirement Credit\*

Year of Birth	Year of Rate Increase
1943 or Later	8%

\* Delayed retirement credits are earned for each month during the period beginning with the month you attain full retirement age and ending when you start receiving benefits or reach age 70.

Source: Social Security Administration Website [www.ssa.gov](http://www.ssa.gov)

### 2025 Medicare-Part B and Part D Costs

If your modified adjusted gross income as reported on your IRS return from 2 years ago is above a certain amount, your Medicare Part B and Part D premiums may be subject to an Income Related Monthly Adjustment Amount (IRMAA). IRMAA is an extra charge added to your premium.

#### If your year income is 2023 (for what you pay in 2025) was:

File Individual Tax Return	File Joint Tax Return	File Married & Separate Return	Part B Monthly Premium Cost	Part D Monthly Premium Cost
\$106,000 or less	\$212,000 or less	\$106,00 or less	\$185.00	Your plan premium
Above \$106,000 up to \$133,000	Above \$212,000 up to \$266,000	Not Applicable	\$259.00	\$13.70 + your plan premium
Above \$133,000 up to \$167,000	Above \$266,000 up to \$334,000	Not Applicable	\$370.00	\$35.30 + your plan premium
Above \$167,000 up to \$200,000	Above \$334,000 up to \$400,000	Not Applicable	\$480.90	\$57.00 + your plan premium
Above \$200,000 and less than \$500,000	Above \$400,000 and less than \$750,000	Above \$106,000 and less than \$394,000	\$591.90	\$78.60 + your plan premium
\$500,000 or above	\$750,000 and above	\$394,000 and above	\$628.90	\$85.80 + your plan premium

Source: The Official U.S. Government Site for Medicare. [www.medicare.gov](http://www.medicare.gov)

## 2025 Tax Reference Guide

### Retirement Plan Contribution and Benefit Limits

IRA Contribution Limit	\$7,000
50+ Catch-up	\$1,000
401(k), 403(b) and 457(b) elective deferral limit*	\$23,500
50+ Catch-up	\$7,500
Catch-up limit ages 60-63	\$11,250
SEP IRA Contribution Limit Lesser of 25% Compensation (to a maximum of \$350,000), or:	\$70,000
SIMPLE Elective Deferral Limit	\$16,500
50+ Catch-up	\$3,500
Defined Contribution Limit - 415(c)(1)(A)	\$70,000
Compensation Limit - 401(a)(17)	\$350,000
Defined Benefit Limit - 415(b)(1)(A)	\$280,000
Highly Compensated Employee - 414(q)(1)(B)	\$160,000
Key Employee in a Top-Heavy Plan - 416(i)(1)(A)(i)	\$230,000

\*Special catch-up rules apply to certain 403(b) contributors with 15 or more years of service and governmental 457(b) participants in the last three years before retirement.

### Traditional IRAs-Deductibility Phase-Out (based on MAGI)

Married Filing Jointly	\$126,000-\$146,000
Married Filing Separately	\$0-\$10,000
Single or Head of Household	\$79,000-\$89,000
Nonparticipant married to a participant	\$236,000-\$246,000
Neither spouse a participant	Fully Deductible

### Roth IRAs-Deductibility Phase-Out for Contributions (based on MAGI)

	2025
Married Filing Jointly	\$236,000-\$246,000
Married Filing Separately	\$0-\$10,000
Single or Head of Household	\$150,000-\$165,000

Source: IRS Notice 2024-80

### Uniform Lifetime Table for Most Taxpayers to Compute Lifetime Required Distributions

Age	Applicable Divisor	Percentage	Age	Applicable Divisor	Percentage
73	26.5	3.77%	97	7.8	12.82%
74	25.5	3.92%	98	7.3	13.70%
75	24.6	4.07%	99	6.8	14.71%
76	23.7	4.22%	100	6.4	15.63%
77	22.9	4.37%	101	6.0	16.67%
78	22.0	4.55%	102	5.6	17.86%
79	21.1	4.74%	103	5.2	19.23%
80	20.2	4.95%	104	4.9	20.41%
81	19.4	5.15%	105	4.6	21.74%
82	18.5	5.41%	106	4.3	23.26%
83	17.7	5.65%	107	4.1	24.39%
84	16.8	5.95%	108	3.9	25.64%
85	16.0	6.25%	109	3.7	27.03%
86	15.2	6.58%	110	3.5	28.57%
87	14.4	6.94%	111	3.4	29.41%
88	13.7	7.30%	112	3.3	30.30%
89	12.9	7.75%	113	3.1	32.26%
90	12.2	8.20%	114	3.0	33.33%
91	11.5	8.70%	115	2.9	34.48%
92	10.8	9.26%	116	2.8	35.71%
93	10.1	9.90%	117	2.7	37.04%
94	9.5	10.53%	118	2.5	40.00%
95	8.9	11.24%	119	2.3	43.48%
96	8.4	11.90%			
			120+	2.0	50.00%

Source: Federal Register/Vol. 85, No. 219, November 12, 2020 (TD 9930).



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<sup>1</sup> Tax Brackets: The provision's rate structure does not apply to taxable years beginning after December 31, 2025.

<sup>2</sup> Standard Deductions: The amount of standard deduction is indexed for inflation using the C-CPI-U for taxable years beginning after December 31, 2018. The additional standard deduction for the elderly and the blind is not changed by the provision. The increase of the basic standard deduction does not apply to taxable years beginning after December 31, 2025.

<sup>3</sup> The suspension of Personal Exemptions does not apply to taxable years beginning after December 31, 2025.

<sup>4</sup> The Tax Cuts and Jobs Act of 2017 temporarily increases the basic exclusion amount provided in Section 2010(c)(3) of the Code from \$5 million to \$10 million. The \$10 million amount is indexed for inflation occurring after 2011. This provision is set to sunset and unless it is extended will not apply to taxable years beginning after December 31, 2025.

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