2027 · IMPORTANT NUMBERS

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FEDERAL INCOME TAX

Rates apply to taxable income (i.e., income after deductions).

TAX RATE	MFJ	SINGLE	ESTATES & TRUSTS
10%	$0 - $25,600	$0 - $12,800	$0 - $3,400
12%	$25,601 - $104,050	$12,801 - $52,025	-
22%	$104,051 - $218,250	$52,026 - $109,125	-
24%	$218,251 - $416,650	$109,126 - $208,325	$3,401 - $12,100
32%	$416,651 - $529,100	$208,326 - $264,550	-
35%	$529,101 - $793,650	$264,551 - $661,375	$12,101 - $16,500
37%	Over $793,650	Over $661,375	Over $16,500

ALTERNATIVE MINIMUM TAX	MFJ	SINGLE
Exemption Amount	$144,700	$93,000
28% Tax Rate Applies To Income Over	$252,500	$252,500
Exemption Phaseout Threshold	$1,031,900	$515,950
Exemption Elimination	$1,321,300	$701,950

LONG–TERM CAPITAL GAINS TAX

Rates apply to LTCGs and qualified dividends, and are based on taxable income.

TAX RATE	0% RATE	15% RATE	20% RATE
MFJ	≤ $102,100	$102,101 - $633,600	> $633,600
Single	≤ $51,050	$51,051 - $563,200	> $563,200
Estates/Trusts	≤ $3,400	$3,401 - $16,750	> $16,750

3.8% NET INVESTMENT INCOME TAX

Paid on the lesser of net investment income or excess of MAGI over:

MFJ	$250,000	Single	$200,000

TAX CREDITS FOR CHILDREN

TYPE	AMOUNT	PHASEOUT RANGE
Child Tax Credit (Under 17)	$2,300 ($1,800 refundable)	Begins at $200,000 (single) Begins at $400,000 (MFJ)
Child and Dependent Care	20–50% of the first $3,000 in qualified expenses (or the first $6,000 if you have 2 or more children)	

STANDARD DEDUCTION

FILING STATUS		ADDITIONAL (AGE 65/OLDER OR BLIND)	
MFJ	$33,200	Married (Each Eligible Spouse)	$1,700
Single	$16,600	Unmarried (Single, HOH)	$2,100

ITEMIZED DEDUCTIONS (SCHEDULE A)

TYPE	AMOUNT	PHASEOUT RANGE
SALT	$10,000 - $40,804	$510,050 - $612,730 (single or MFJ)[1]

NON-ITEMIZED BELOW-THE-LINE DEDUCTIONS

TYPE	AMOUNT	PHASEOUT RANGE
Senior (65+)	$6,000 (per eligible individual)	$75,000 - $175,000 (single) $150,000 - $250,000 (MFJ)
Charitable	$1,000 (single) $2,000 (MFJ)	N/A
Overtime	$12,500 (single) $25,000 (MFJ)	$150,000 - $275,000 (single) $300,000 - $550,000 (MFJ)
Tips	$25,000 (single or MFJ)	$150,000 - $400,000 (single) $300,000 - $550,000 (MFJ)
Car Loan Interest	$10,000 (on US-assembled vehicles)	$100,000 - $150,000 (single) $200,000 - $250,000 (MFJ)
QBI	Up to 20% of QBI ($415 minimum)	$208,300 - $283,300 (single)[2] $416,600 - $566,600 (MFJ)[2]

TAX CREDITS & DEDUCTIONS FOR EDUCATION

TYPE	AMOUNT	PHASEOUT RANGE
American Opportunity	100% (first $2,000) 25% (next $2,000)	$80,000 - $90,000 (single) $160,000 - $180,000 (MFJ)
Lifetime Learning	20% (first $10,000)	$80,000 - $90,000 (single) $160,000 - $180,000 (MFJ)
Student Loan Interest	$2,500	$90,000 - $105,000 (single) $180,000 - $210,000 (MFJ)

ESTATE & GIFT TAX

LIFETIME EXEMPTION	TAX RATE	GIFT TAX ANNUAL EXCLUSION
$15,480,000	40%	$20,000

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RETIREMENT PLANS	
ELECTIVE DEFERRALS (401(K), 403(B), 457)	
Contribution Limit	$25,500
Catch Up (Age 50+)	$8,500
Catch Up (Ages 60–63)	$11,750
403(b) Additional Catch Up (15+ Years of Service)	$3,000
DEFINED CONTRIBUTION PLAN	
Eligible Compensation Limit	$375,000
Limit Per Participant	$75,000
DEFINED BENEFIT PLAN (MAX ANNUAL BENEFIT)	$300,000
SIMPLE IRA	
Contribution Limit	$17,500 ($19,100, if eligible for 10% increase)
Catch Up (Age 50+)	$4,000 ($3,850, if eligible for 10% increase)
Catch Up (Ages 60–63)	$5,250
SEP IRA	
Maximum % of Comp (Adj. Net Earnings If Self–Employed)	25%
Contribution Limit	$75,000
Minimum Compensation	$800
TRADITIONAL IRA & ROTH IRA CONTRIBUTIONS	
Contribution Limit	$7,500
Catch Up (Age 50+)	$1,100
ROTH IRA ELIGIBILITY	
Single MAGI Phaseout	$158,000 - $173,000
MFJ MAGI Phaseout	$250,000 - $260,000
TRADITIONAL IRA DEDUCTIBILITY (IF COVERED BY WORK PLAN)	
Single MAGI Phaseout	$83,000 - $93,000
MFJ MAGI Phaseout	$133,000 - $153,000
MFJ (If Only Spouse Is Covered)	$250,000 - $260,000
QUALIFIED LONGEVITY ANNUITY CONTRACT	$220,000 (lifetime limit)
QUALIFIED CHARITABLE DISTRIBUTION	$114,000 (per year)

SOCIAL SECURITY			
Wage Base	$192,300	**EARNINGS LIMIT**	
Medicare	No Limit	Below FRA	$25,560
COLA	3.6%	Reaching FRA	$67,920
Full Retirement Age	Age 67 (if born in 1960 or later)		
PROVISIONAL INCOME	**MFJ**	**SINGLE**	
0% Taxable	< $32,000	< $25,000	
50% Taxable	$32,000 - $44,000	$25,000 - $34,000	
85% Taxable	> $44,000	> $34,000	

MEDICARE PREMIUMS & IRMAA SURCHARGE			
Part B Premium	$209.40		
Part A Premium	Less than 30 Credits: $597	30-39 Credits: $328	
YOUR 2025 MAGI WAS:		**IRMAA SURCHARGE:**	
MFJ	Single	Part B	Part D
$224,000 or less	$112,000 or less	–	–
$224,001 - $282,000	$112,001 - $141,000	$83.70	$15.40
$282,001 - $354,000	$141,001 - $177,000	$209.40	$39.70
$354,001 - $424,000	$177,001 - $212,000	$335.00	$64.00
$424,001 - $749,999	$212,001 - $499,999	$460.60	$88.30
$750,000 or more	$500,000 or more	$502.40	$96.40

HEALTH SAVINGS ACCOUNT			
COVERAGE	**CONTRIBUTION**	**MINIMUM ANNUAL DEDUCTIBLE**	**MAX. OUT–OF–POCKET EXPENSE**
Individual	$4,500	$1,750	$8,700
Family	$9,000	$3,500	$17,400
Age 55+ Catch Up	$1,000	–	–

FLEXIBLE SPENDING ACCOUNTS	
Health Care FSA (or LPFSA)	$3,500 ($700 carryover limit)
Dependent Care FSA	$7,500

TRUMP ACCOUNT	
Contribution Limit (Under 18)	$5,000

[1]Even with the SALT deduction phaseout, itemizers are still entitled to a minimum $10,000 SALT deduction.
[2]This QBI phaseout range applies only to SSTBs. Non-SSTBs use a separate, more complex phaseout.

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