

2023 IMPORTANT NUMBERS

| FEDERAL INCOME TAX | | |
|--------------------|-----------------------|-----------------------|
| TAX RATE | MFJ | SINGLE |
| 10% | \$0 - \$22,000 | \$0 - \$11,000 |
| 12% | \$22,001 - \$89,450 | \$11,001 - \$44,725 |
| 22% | \$89,451 - \$190,750 | \$44,726 - \$95,375 |
| 24% | \$190,751 - \$364,200 | \$95,376 - \$182,100 |
| 32% | \$364,201 - \$462,500 | \$182,101 - \$231,250 |
| 35% | \$462,501 - \$693,750 | \$231,251 - \$578,125 |
| 37% | Over \$693,750 | Over \$578,125 |
| ESTATES & TRUSTS | | |
| 10% | \$0 - \$2,900 | |
| 24% | \$2,901 - \$10,550 | |
| 35% | \$10,551 - \$14,450 | |
| 37% | Over \$14,450 | |

| ALTERNATIVE MINIMUM TAX | | |
|-------------------------------------|-------------|-----------|
| | MFJ | SINGLE |
| EXEMPTION AMOUNT | \$126,500 | \$81,300 |
| 28% TAX RATE APPLIES TO INCOME OVER | \$220,700 | \$220,700 |
| EXEMPT PHASEOUT THRESHOLD | \$1,156,300 | \$578,150 |
| EXEMPTION ELIMINATION | \$1,662,300 | \$903,350 |

| LONG-TERM CAPITAL GAINS TAX | | | |
|--|------------|----------------------|-------------|
| Rates apply to LTCGs and qualified dividends, and are based on taxable income. | | | |
| FILING STATUS | 0% RATE | 15% RATE | 20% RATE |
| MFJ | ≤ \$89,250 | \$89,251 - \$553,850 | > \$553,850 |
| SINGLE | ≤ \$44,625 | \$44,626 - \$492,300 | > \$492,300 |
| ESTATES/TRUSTS | ≤ \$3,000 | \$3,001 - \$14,650 | > \$14,650 |

| 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 |

| STANDARD DEDUCTION | | | |
|--------------------|----------|------------------------------------|---------|
| FILING STATUS | | ADDITIONAL (AGE 65/OLDER OR BLIND) | |
| MFJ | \$27,700 | MARRIED (EACH ELIGIBLE SPOUSE) | \$1,500 |
| SINGLE | \$13,850 | UNMARRIED (SINGLE, HOH) | \$1,850 |

| SOCIAL SECURITY | | | |
|---------------------|-----------|-----------------|-----------|
| WAGE BASE | \$160,200 | EARNINGS LIMIT: | |
| MEDICARE | No Limit | Below FRA | \$21,240 |
| COLA | 8.7% | Reaching FRA | \$56,520 |
| FULL RETIREMENT AGE | | | |
| BIRTH YEAR | FRA | BIRTH YEAR | FRA |
| 1943-54 | 66 | 1958 | 66 + 8mo |
| 1955 | 66 + 2mo | 1959 | 66 + 10mo |
| 1956 | 66 + 4mo | 1960+ | 67 |
| 1957 | 66 + 6mo | | |

| 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: | \$164.90 | | |
| PART A PREMIUM: | Less than 30 Credits: \$506 | 30 - 39 Credits: \$278 | |
| YOUR 2021 MAGI INCOME WAS: | | IRMAA SURCHARGE: | |
| MFJ | SINGLE | PART B | PART D |
| \$194,000 or less | \$97,000 or less | - | - |
| \$194,001 - \$246,000 | \$97,001 - \$123,000 | \$65.90 | \$12.20 |
| \$246,001 - \$306,000 | \$123,001 - \$153,000 | \$164.80 | \$31.50 |
| \$306,001 - \$366,000 | \$153,001 - \$183,000 | \$263.70 | \$50.70 |
| \$366,001 - \$749,999 | \$183,001 - \$499,999 | \$362.60 | \$70.00 |
| \$750,000 or more | \$500,000 or more | \$395.60 | \$76.40 |

2023 IMPORTANT NUMBERS

| RETIREMENT PLANS | | |
|---|---|-----------------------|
| ELECTIVE DEFERRALS (401(K), 403(B), 457) | | |
| Contribution Limit | \$22,500 | |
| Catch Up (Age 50+) | \$7,500 | |
| 403(b) Additional Catch Up (15+ Years of Service) | \$3,000 | |
| DEFINED CONTRIBUTION PLAN | | |
| Limit Per Participant | \$66,000 | |
| DEFINED BENEFIT PLAN | | |
| Maximum Annual Benefit | \$265,000 | |
| SIMPLE IRA | | |
| Contribution Limit | \$15,500 | |
| Catch Up (Age 50+) | \$3,500 | |
| SEP IRA | | |
| Maximum % of Comp (Adj. Net Earnings If Self-Employed) | 25% | |
| Contribution Limit | \$66,000 | |
| Minimum Compensation | \$750 | |
| TRADITIONAL IRA & ROTH IRA CONTRIBUTIONS | | |
| Total Contribution Limit | \$6,500 | |
| Catch Up (Age 50+) | \$1,000 | |
| ROTH IRA ELIGIBILITY | | |
| SINGLE MAGI PHASEOUT | \$138,000 - \$153,000 | |
| MFJ MAGI PHASEOUT | \$218,000 - \$228,000 | |
| TRADITIONAL IRA DEDUCTIBILITY (IF COVERED BY WORK PLAN) | | |
| SINGLE MAGI PHASEOUT | \$73,000 - \$83,000 | |
| MFJ MAGI PHASEOUT | \$116,000 - \$136,000 | |
| MFJ (IF ONLY SPOUSE IS COVERED) | \$218,000 - \$228,000 | |
| 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 |
| MFJ MAGI PHASEOUT | \$160,000 - \$180,000 | \$160,000 - \$180,000 |

| UNIFORM LIFETIME TABLE (RMD) | | | |
|---|--------|-----|--------|
| Used to calculate RMD for account owners who have reached their RBD. Not to be used when spousal beneficiary is more than 10 years younger. | | | |
| AGE | FACTOR | AGE | FACTOR |
| 72 | 27.4 | 88 | 13.7 |
| 73 | 26.5 | 89 | 12.9 |
| 74 | 25.5 | 90 | 12.2 |
| 75 | 24.6 | 91 | 11.5 |
| 76 | 23.7 | 92 | 10.8 |
| 77 | 22.9 | 93 | 10.1 |
| 78 | 22.0 | 94 | 9.5 |
| 79 | 21.1 | 95 | 8.9 |
| 80 | 20.2 | 96 | 8.4 |
| 81 | 19.4 | 97 | 7.8 |
| 82 | 18.5 | 98 | 7.3 |
| 83 | 17.7 | 99 | 6.8 |
| 84 | 16.8 | 100 | 6.4 |
| 85 | 16.0 | 101 | 6.0 |
| 86 | 15.2 | 102 | 5.6 |
| 87 | 14.4 | 103 | 5.2 |

| SINGLE LIFETIME TABLE (RMD) | | | | | |
|--|--------|-----|--------|-----|--------|
| Used to calculate RMD for certain beneficiaries of inherited accounts. This is an abbreviated version. | | | | | |
| AGE | SINGLE | AGE | SINGLE | AGE | SINGLE |
| 25 | 60.2 | 43 | 42.9 | 61 | 26.2 |
| 26 | 59.2 | 44 | 41.9 | 62 | 25.4 |
| 27 | 58.2 | 45 | 41.0 | 63 | 24.5 |
| 28 | 57.3 | 46 | 40.0 | 64 | 23.7 |
| 29 | 56.3 | 47 | 39.0 | 65 | 22.9 |
| 30 | 55.3 | 48 | 38.1 | 66 | 22.0 |
| 31 | 54.4 | 49 | 37.1 | 67 | 21.2 |
| 32 | 53.4 | 50 | 36.2 | 68 | 20.4 |
| 33 | 52.5 | 51 | 35.3 | 69 | 19.6 |
| 34 | 51.5 | 52 | 34.3 | 70 | 18.8 |
| 35 | 50.5 | 53 | 33.4 | 71 | 18.0 |
| 36 | 49.6 | 54 | 32.5 | 72 | 17.2 |
| 37 | 48.6 | 55 | 31.6 | 73 | 16.4 |
| 38 | 47.7 | 56 | 30.6 | 74 | 15.6 |
| 39 | 46.7 | 57 | 29.8 | 75 | 14.8 |
| 40 | 45.7 | 58 | 28.9 | 76 | 14.1 |
| 41 | 44.8 | 59 | 28.0 | 77 | 13.3 |
| 42 | 43.8 | 60 | 27.1 | 78 | 12.6 |

| ESTATE & GIFT TAX | | |
|--------------------|----------|---------------------------|
| LIFETIME EXEMPTION | TAX RATE | GIFT TAX ANNUAL EXCLUSION |
| \$12,920,000 | 40% | \$17,000 |

| HEALTH SAVINGS ACCOUNT | | | |
|------------------------|----------|---------------------------|---------------------------|
| COVERAGE | CONTRIB. | MINIMUM ANNUAL DEDUCTIBLE | MAX OUT-OF-POCKET EXPENSE |
| INDIVIDUAL | \$3,850 | \$1,500 | \$7,500 |
| FAMILY | \$7,750 | \$3,000 | \$15,000 |
| AGE 55+ CATCH UP | \$1,000 | N/A | N/A |

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