

2025 Federal Income Tax Rates

Single				
Standard Deduction: \$15,000				
Taxable Income		The Tax Is:		
Over	But not over			Of the Amount Over
\$ -	\$ 11,925	\$ -	10%	\$ -
\$ 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

Head of Household				
Standard Deduction: \$21,500				
Taxable Income		The Tax Is:		
Over	But not over			Of the Amount Over
\$ -	\$ 17,000	\$ -	10%	\$ -
\$ 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

Source: IRS Tax Code, www.irs.gov Tax tables are not to be considered tax advice, but provided as informational only. Please consult a tax professional for your personal tax services.

2025 Federal Income Tax Rates: Investments & Medicare

					Long Term Capital Gains	Medicare Tax	
Single	Married Filing Separately	Married Filing Jointly / Qualified Widower	Head of Household	Estates & Trusts (Capital Gains only, n/a to Medicare)		Earned Income	Investment Income
\$ -	\$ -	\$ -	\$ -	\$ -	0%	2.9%	0.0%
\$ 48,350	\$ 48,350	\$ 96,700	\$ 64,750	\$ 3,250			
\$ 48,351	\$ 48,351	\$ 96,701	\$ 64,751	\$ 3,251			
\$ 200,000	\$ 125,000	\$ 250,000	\$ 200,000	\$ 15,650	15%	3.8%	3.8%
\$ 533,400	\$ 300,000	\$ 600,050	\$ 566,700	\$ 15,900			
\$ 533,401+	\$ 300,001+	\$ 600,051+	\$ 566,701+	\$ 15,901+			
					20%		

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2025 Federal Estate Tax Tables

Estate & Gifting	
Estate Tax Exemption	\$13.99mm
Estate Tax Rate	40%
Lifetime Gift Tax Exemption	\$13.99 mm
Gift Tax Rate	40%
Generation-Skipping Transfer tax (GST) Exemption	\$13.99 mm
GST Tax Rate	40%
Annual Gift Tax Exclusion, per person	\$19,000

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2025 IRS Limitations on Benefits and Contributions

IRAs	
IRA Contribution Limit	\$ 7,000
IRA Catch-Up Contributions	\$ 1,000
IRA AGI Deduction Phase-out	
Joint Return	\$ 126,000–146,000
Single or Head of Household	\$ 79,000–89,000
SEP	
SEP Minimum Compensation	\$ 750
SEP Maximum Contribution	\$ 70,000
SEP Maximum Compensation	\$ 350,000
Roth IRA Phase-out:	
Joint Return	\$ 236,000–246,000

Source: This table is from IRS Publication 590, of the IRS Tax Code, www.irs.gov These tax tables are not to be considered tax advice, but provided as informational only. Please consult a tax professional for your personal tax services.

IRS Uniform Lifetime Table

Required Minimum Distribution Calculation									
Age	Factor	Age	Factor	Age	Factor	Age	Factor	Age	Factor
		81	19.4	91	11.5	101	6.0	111	3.4
72	27.4	82	18.5	92	10.8	102	5.6	112	3.3
73	26.5	83	17.7	93	10.1	103	5.2	113	3.1
74	25.5	84	16.8	94	9.5	104	4.9	114	3.0
75	24.6	85	16.0	95	8.9	105	4.6	115	2.9
76	23.7	86	15.2	96	8.4	106	4.3	116	2.8
77	22.9	87	14.4	97	7.8	107	4.1	117	2.7
78	22.0	88	13.7	98	7.3	108	3.9	118	2.5
79	21.1	89	12.9	99	6.8	109	3.7	119	2.3
80	20.2	90	12.2	100	6.4	110	3.5	120+	2.0

Source: This table is from Publication 590-B (2106) of the IRS Tax Code, www.irs.gov These tax tables are not to be considered tax advice, but provided as informational only. Please consult a tax professional for your personal tax services.