2025 Federal Income Tax Rates

Single														
Standard Deduction: \$15,000														
Taxable	Inco	ome		1	he Tax Is:									
Over But not over						An	Of the nount 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							

Married Filing Separately													
Standard Deduction: \$15,000													
Taxable	Inco	ome		7	The Tax Is:								
							Of the						
Over But not over						An	nount 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	\$	375,800	\$	57,231	35%	\$	250,525						
\$ 375,801	_		\$	101,077	37%	\$	375,800						

Head of Household														
Standard Deduction: \$21,500														
Taxable	Inco	ome		7	he Tax Is:									
Over But not over						An	Of the nount 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							

Married Filing Jointly														
Standard Deduction: \$30,200														
Taxable	Inco	ome		1	The Tax Is:									
							Of the							
Over But not over						Ar	nount Over							
\$ -	\$	23,850	\$	-	10%	\$	-							
\$ 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							

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

											Medio	care Tax	
	Single		Married Filing Separately		Married Filing Jointly / Qualified Widower		Head of Household		ates & Trusts ital Gains only, to Medicare)	Long Term Capital Gains	Earned Income	Investment Income	
\$	-	\$	-	\$	-	\$	-	\$	-	00/			
\$	48,350	\$	48,350	\$	96,700	\$	64,750	\$	3,250	0%	2.9%	0.0%	
\$	48,351	\$	48,351	\$	96,701	\$	64,751	\$	3,251				
\$	200,000	\$	125,000	\$	250,000	\$	200,000	\$	15,650	15%			
\$	533,400	\$	300,000	\$	600,050	\$	566,700	\$	15,900		3.8%	3.8%	
\$	533,401+	\$	300,001+	\$	600,051+	\$	566,701+	\$	15,901+	20%			

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 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

	Trust Income Tax													
	Taxable Income					The Tax Is:								
ĺ									Of the					
		Over	But not over					An	nount Over					
	\$	-	\$	3,150	\$	-	+ 10%	\$	-					
	\$	3,150	\$	11,450	\$	315	+ 24%	\$	3,150					
	\$	11,450	\$	15,650	\$	2,307	+ 35%	\$	11,450					
	\$	15,650		-	\$	3,777	+ 37%	\$	15,650					

16,000 3,500 3,250

350,000 23,500 7,500 11,250 70,000 1,415,000 280,000

150,000-165,000

Source: 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.

2025 IRS Limitations on Benefits and Contributions

IRAs		SIMPLE Plans
IRA Contribution Limit	\$ 7,000	SIMPLE Maximum Contributions
IRA Catch-Up Contributions	\$ 1,000	Catch-up Contributions; age 50 or old
		Catch-up Contributions; age 60 - 63
IRA AGI Deduction Phase-out		401(k), 403(b), Profit-Sharing Plan, e
Joint Return	\$ 126,000-146,000	Annual Compensation
Single or Head of Household	\$ 79,000-89,000	Elective Deferrals
		Catch-up Contributions; age 50 or old
SEP		Catch-up Contributions; age 60 - 63
SEP Minimum Compensation	\$ 750	Defined Contribution Limits
SEP Maximum Contribution	\$ 70,000	ESOP Limits: Max Account Balance
SEP Maximum Compensation	\$ 350,000	Five Year Distribution Period Amount
	Roth IRA	Phase-out:
Joint Return	\$ 236,000-246,0	OO Single or Head of Household

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 Min	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.