## 2023 IMPORTANT NUMBERS

## fpPATHFINDER

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	≤ \$89,250    \$89,251 - \$553,850					
SINGLE	≤ \$44,625	\$44,626 - \$492,300	> \$492,300				
ESTATES/TRUSTS	≤ \$3,000	\$3,001 - \$14,650	> \$14,650				

3.8% NET INVESTM	8.8% NET INVESTMENT INCOME TAX							
Paid on the lesser of ne	et investment incom	ne or excess of MAGI over:						
MFJ	\$250,000	SINGLE	\$200,000					

STANDARD DEDU									
FILING STATUS		ADDITIONAL (AGE 65/OLDER OR BLIND)							
MFJ	\$27,70	7,700 MARRIED (EACH				E SPOL	\$1,500		
SINGLE	\$13,85	C	UNMA	RRIED (SI	INGLE, HOH)			\$1,850	
SOCIAL SECURITY	(								
WAGE BASE	\$1	60,2	00 EARNINGS LIMIT:						
MEDICARE	N	o Lir	nit	Below	Below FRA			\$21,240	
COLA		8.7%	6	Reach	ing FR/	Ą		\$56,520	
FULL RETIREMEN	T AGE								
BIRTH YEAR		FRA		BIRT	H YEAF	2		FRA	
1943-54		66		1	958		6	56 + 8mo	
1955	66	+ 21	mo	1	959		66 + 10mo		
1956	66	+ 4	mo	19	960+		67		
1957	66	66 + 6mo							
PROVISIONAL INC			MFJ			SI	SINGLE		
0% TAXABLE			< \$32,000		< \$25,000		25,000		
50% TAXABLE			\$32,000 - \$44,000			\$25,000 - \$34,000			
85% TAXABLE			> \$44,000 > \$34,00				34,000		
MEDICARE PREMI	UMS & I	RMA	A SURC	HARGE					
PART B PREMIUM	: \$	164.	90						
PART A PREMIUM	: Le	ess t	ss than 30 Credits: \$5			6 30 - 39 Credits: \$278			
YOUR 2021	MAGI IN	100	ME WAS	5:	IF	RMAA	SUR	CHARGE:	
MFJ	SI	NGI	.E		PART B			PART D	
\$194,000 or less	\$9	97,0	00 or les	SS	-			-	
\$194,001 - \$246,0	00 \$9	\$97,001 - \$123,000			\$65.90			\$12.20	
\$246,001 - \$306,0	00 \$	123,	001 - \$1	53,000	\$164.80			\$31.50	
\$306,001 - \$366,0	00 \$	153,	001 - \$1	83,000	\$263.70			\$50.70	
\$366,001 - \$749,9	99 \$	183,	001 - \$4	01 - \$499,999 \$362.60 \$70.00			\$70.00		
\$750,000 or more	2 \$!	500,	000 or n	nore \$395.60			\$76.40		

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## 2023 IMPORTANT NUMBERS

UNIFORM LIFETIME

# fpPATHFINDER

SINGLE LIFETIME TABLE (RMD)

RETIREMENT PLANS			
ELECTIVE DEFERRALS (40)	I(V) 407(P) 457)		
Contribution Limit	L(R), 403(B), 437)		\$22,500
Catch Up (Age 50+)	\$7,500		
403(b) Additional Catch U		\$7,300	
DEFINED CONTRIBUTION		\$3,000	
Limit Per Participant	PLAN		\$66,000
DEFINED BENEFIT PLAN			\$00,000
Maximum Annual Benefit			\$265,000
SIMPLE IRA			\$203,000
Contribution Limit			\$15,500
			\$3,500
Catch Up (Age 50+) SEP IRA			#3,300
	. Net Earnings If Self-Emplo	vod)	25%
Contribution Limit	. Net Lattings it Self-Litipio	yeu)	\$66,000
		· · · · · · · · · · · · · · · · · · ·	
I IVIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII			I\$750 I
Minimum Compensation			\$750
TRADITIONAL IRA & ROTH	I IRA CONTRIBUTIONS	¢C 500	\$750
TRADITIONAL IRA & ROTH	I IRA CONTRIBUTIONS	\$6,500	\$750
TRADITIONAL IRA & ROTH Total Contribution Limit Catch Up (Age 50+)	I IRA CONTRIBUTIONS	\$6,500 \$1,000	\$750
TRADITIONAL IRA & ROTH Total Contribution Limit Catch Up (Age 50+) ROTH IRA ELIGIBILITY	I IRA CONTRIBUTIONS	\$1,000	
TRADITIONAL IRA & ROTH Total Contribution Limit Catch Up (Age 50+) ROTH IRA ELIGIBILITY SINGLE MAGI PHASEOUT		\$1,000 \$138,000	) - \$153,000
TRADITIONAL IRA & ROTH Total Contribution Limit Catch Up (Age 50+) ROTH IRA ELIGIBILITY SINGLE MAGI PHASEOUT MFJ MAGI PHASEOUT		\$1,000 \$138,000 \$218,000	) - \$153,000 ) - \$228,000
TRADITIONAL IRA & ROTH Total Contribution Limit Catch Up (Age 50+) ROTH IRA ELIGIBILITY SINGLE MAGI PHASEOUT MFJ MAGI PHASEOUT TRADITIONAL IRA DEDUC	I IRA CONTRIBUTIONS	\$1,000 \$138,000 \$218,000 ORK PLAN	) - \$153,000 ) - \$228,000 )
TRADITIONAL IRA & ROTH Total Contribution Limit Catch Up (Age 50+) ROTH IRA ELIGIBILITY SINGLE MAGI PHASEOUT MFJ MAGI PHASEOUT TRADITIONAL IRA DEDUC SINGLE MAGI PHASEOUT		\$1,000 \$138,000 \$218,000 <b>ORK PLAN</b> \$73,000	) - \$153,000 ) - \$228,000 ) - \$83,000
TRADITIONAL IRA & ROTH Total Contribution Limit Catch Up (Age 50+) ROTH IRA ELIGIBILITY SINGLE MAGI PHASEOUT MFJ MAGI PHASEOUT TRADITIONAL IRA DEDUC SINGLE MAGI PHASEOUT MFJ MAGI PHASEOUT	TIBILITY (IF COVERED BY W	\$1,000 \$138,000 \$218,000 <b>ORK PLAN</b> \$73,000 \$116,000	) - \$153,000 ) - \$228,000 ) - \$83,000 ) - \$136,000
TRADITIONAL IRA & ROTH Total Contribution Limit Catch Up (Age 50+) ROTH IRA ELIGIBILITY SINGLE MAGI PHASEOUT MFJ MAGI PHASEOUT TRADITIONAL IRA DEDUCC SINGLE MAGI PHASEOUT MFJ MAGI PHASEOUT MFJ (IF ONLY SPOUSE IS C	TIBILITY (IF COVERED BY W	\$1,000 \$138,000 \$218,000 <b>ORK PLAN</b> \$73,000 \$116,000	) - \$153,000 ) - \$228,000 ) - \$83,000
TRADITIONAL IRA & ROTH Total Contribution Limit Catch Up (Age 50+) ROTH IRA ELIGIBILITY SINGLE MAGI PHASEOUT MFJ MAGI PHASEOUT TRADITIONAL IRA DEDUC SINGLE MAGI PHASEOUT MFJ MAGI PHASEOUT	TIBILITY (IF COVERED BY W COVERED) INCENTIVES	\$1,000 \$138,000 \$218,000 <b>ORK PLAN</b> \$73,000 \$116,000 \$218,000	) - \$153,000 ) - \$228,000 ) - \$83,000 ) - \$136,000 ) - \$136,000
TRADITIONAL IRA & ROTH Total Contribution Limit Catch Up (Age 50+) ROTH IRA ELIGIBILITY SINGLE MAGI PHASEOUT MFJ MAGI PHASEOUT TRADITIONAL IRA DEDUC SINGLE MAGI PHASEOUT MFJ MAGI PHASEOUT MFJ (IF ONLY SPOUSE IS C EDUCATION TAX CREDIT	TIBILITY (IF COVERED BY W COVERED) INCENTIVES AMERICAN OPPORTUNITY	\$1,000 \$138,000 \$218,000 <b>ORK PLAN</b> \$73,000 \$116,000 \$218,000	) - \$153,000 ) - \$228,000 ) - \$83,000 ) - \$136,000 ) - \$136,000 ) - \$228,000
TRADITIONAL IRA & ROTH Total Contribution Limit Catch Up (Age 50+) ROTH IRA ELIGIBILITY SINGLE MAGI PHASEOUT MFJ MAGI PHASEOUT TRADITIONAL IRA DEDUCC SINGLE MAGI PHASEOUT MFJ MAGI PHASEOUT MFJ (IF ONLY SPOUSE IS C	TIBILITY (IF COVERED BY W COVERED) INCENTIVES	\$1,000 \$138,000 \$218,000 <b>ORK PLAN</b> \$73,000 \$116,000 \$218,000	) - \$153,000 ) - \$228,000 ) - \$83,000 ) - \$136,000 ) - \$136,000

\$160,000 - \$180,000

MFJ MAGI PHASEOUT

TABLE	(RMD)				to calculate RM nts. This is an a			s of inher	ited	
Used to calculate RMD for account owners who have reached their RBD. Not to be used when spousal beneficiary is more than 10					SINGLE	AGE	SINGLE	AGE	SINGLE	
when spo years you		iry is mo	ore than 10	25	60.2	43	42.9	61	26.2	
AGE	FACTOR	AG	E FACTOR	26	59.2	44	41.9	62	25.4	
72	27.4	88	13.7	27	58.2	45	41.0	63	24.5	
73	26.5	89	12.9	28	57.3	46	40.0	64	23.7	
74	25.5	90	12.2	29	56.3	47	39.0	65	22.9	
75	24.6	91	11.5	30	55.3	48	38.1	66	22.0	
76	23.7	92	10.8	31	54.4	49	37.1	67	21.2	
77	22.9	93	10.1	32	53.4	50	36.2	68	20.4	
78	22.0	94	9.5	33	52.5	51	35.3	69	19.6	
79	21.1	95	8.9	34	51.5	52	34.3	70	18.8	
80	20.2	96	8.4	35	50.5	53	33.4	71	18.0	
81	19.4	97	7.8	36	49.6	54	32.5	72	17.2	
82	18.5	98	7.3	37	48.6	55	31.6	73	16.4	
83	17.7	99	6.8	38	47.7	56	30.6	74	15.6	
84	16.8	100	<b>)</b> 6.4	39	46.7	57	29.8	75	14.8	
85	16.0	101	L 6.0	40	45.7	58	28.9	76	14.1	
86	15.2	102	2 5.6	41	44.8	59	28.0	77	13.3	
87	14.4	103	5.2	42	43.8	60	27.1	78	12.6	
ESTAT	Έ & GIFT 1	ГАХ								
LIFET	IME EXEM	PTIO	N	TAX RA	TAX RATE			GIFT TAX ANNUAL EXCLUSION		
\$12,920,000				40%				17,000		
HEALT	H SAVINC	S AC	COUNT							
COVERAGE CONTRIB.			CONTRIB.	M	MINIMUM ANNUAL DEDUCTIBLE		MAX OUT-OF-POCKET EXPENSE			
INDIVIDUAL \$3,850			\$3,850	\$1,500		\$7,500				
<b>FAMILY</b> \$7,750					\$3,000			\$15,000		
AGE 55+ CATCH UP			\$1,000	\$1,000 N/A			N/A			

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\$160,000 - \$180,000