

**Income Tax Data Summary**  
**For Tax Years 2018 - 2016**  
 as of March 2018 - using the new Chained CPI-U Index for 2018  
 Consult a professional tax advisor for specific applications

Filing Status	2018		2018			Prior Years LT Cap Gain Rates	2017			2016			
	Long Term Capital Gains		Tax Brackets		Bracket %		Tax Brackets		Tax Brackets		Bracket %	Tax Brackets	
	LT Cap Gain Rates	To Taxable Income of	Bracket %	Taxable Income From To			Bracket %	Taxable Income From To	Bracket %	Taxable Income From To			
<b>Single</b> (not married)	0%	38,600	10%	1	9,525	0%	10%	1	9,325	10%	1	9,275	
	15%	425,800	12%	9,526	38,700	15%	15%	9,326	37,950	15%	9,276	37,650	
	20%	over	22%	38,701	82,500	15%	25%	37,951	91,900	25%	37,651	91,150	
			24%	82,501	157,500	15%	28%	91,901	191,650	28%	91,151	190,150	
			32%	157,501	200,000	15%	33%	191,651	416,700	33%	190,151	413,350	
			35%	200,001	500,000	15%	35%	416,701	418,400	35%	413,351	415,050	
			37%	500,001	over	20%	39.6%	418,401	over	39.6%	415,051	over	
<b>Married - Joint</b> (joint and surviving spouse)	0%	77,200	10%	1	19,050	0%	10%	1	18,650	10%	1	18,550	
	15%	479,000	12%	19,051	77,400	0%	15%	18,651	75,900	15%	18,551	75,300	
	20%	over	22%	77,401	165,000	15%	25%	75,901	153,100	25%	75,301	151,900	
			24%	165,001	315,000	15%	28%	153,101	233,350	28%	151,901	231,450	
			32%	315,001	400,000	15%	33%	233,351	416,700	33%	231,451	413,350	
			35%	400,001	600,000	15%	35%	416,701	470,700	35%	413,351	466,950	
			37%	600,001	over	20%	39.6%	470,701	over	39.6%	466,951	over	
<b>Married - Separate</b> (filing separately)	0%	38,600	10%	1	9,325	0%	10%	1	9,325	10%	1	9,275	
	15%	239,500	12%	1	38,700	0%	15%	9,326	37,950	15%	9,276	37,650	
	20%	over	22%	38,701	82,500	15%	25%	37,951	76,550	25%	37,651	75,950	
			24%	82,501	157,500	15%	28%	76,551	116,675	28%	75,951	115,725	
			32%	157,501	200,000	15%	33%	116,676	208,350	33%	115,726	206,675	
			35%	200,001	300,000	15%	35%	208,351	235,350	35%	206,676	233,475	
			37%	300,001	over	20%	39.6%	235,351	over	39.6%	233,476	over	
<b>Head of Household</b> (with dependent child)	0%	51,700	10%	1	13,600	0%	10%	1	13,350	10%	1	13,250	
	15%	452,400	12%	13,601	51,800	0%	15%	13,351	50,800	15%	13,251	50,400	
	20%	over	22%	51,801	82,500	15%	25%	50,801	131,200	25%	50,401	130,150	
			24%	82,501	157,500	15%	28%	131,201	212,500	28%	130,151	210,800	
			32%	157,501	200,000	15%	33%	212,501	416,700	33%	210,801	413,350	
			35%	200,001	500,000	15%	35%	416,701	444,550	35%	413,351	441,000	
			37%	500,001	over	20%	39.6%	444,551	over	39.6%	441,001	over	
<b>Trusts and Estates</b> (net of DNI Deduction)	0%	2,600	10%	0	2,550	0%	15%	0	2,550	15%	0	2,550	
	15%	12,500	24%	2,551	9,150	15%	25%	2,551	6,000	25%	2,551	5,950	
	20%	over	35%	9,151	12,500	15%	28%	6,001	9,150	28%	5,951	9,050	
			37%	12,501	over	15%	33%	9,151	12,500	33%	9,051	12,400	
					20%	39.6%	12,501	over	39.6%	12,401	over		

	Amount	Amount	Amount
<b>Standard Deduction</b>			
Single	12,000	6,350	6,300
Single and Elderly/Blind (add)	1,600	1,550	1,550
Joint	24,000	12,700	12,600
Joint and Elderly/Blind (add)	1,300	1,250	1,250
Separate	12,000	6,350	6,300
Head of Household (HOH)	18,000	9,350	9,300
Taxpayer is a Dependent (under 65)		1,050/350	1,050/350
<b>Personal Exemption Amount</b>			
Taxpayer/Spouse/Dependents	Amount Repealed	4,050	4,050
Dependent of Another	0	0	0
<b>Phase Out of Itemized Deductions &amp; Exemptions</b>			
Phase out is 3% of amount over AGI limit			
Single	Repealed	261,500	259,400
Joint	Repealed	313,800	311,300
Separate	Repealed	156,900	155,650
HOH	Repealed	287,650	285,350
<b>Retirement Plans</b>	From To	From To	From To
IRA or ROTH Contribution - maximum amounts	5,500	5,500	5,500
- If Age 50 & Over (add)	1,000	1,000	1,000
401(k), 403(b), & 457 Plan Contribution - maximum amounts	18,500	18,000	18,000
- If Age 50 & Over (add)	6,000	6,000	6,000
SIMPLE Plan Contribution - maximum amounts	12,500	12,500	12,500
- If Age 50 & Over (add)	3,000	3,000	3,000
Profit Sharing Plan Contribution - maximum amounts	55,000	54,000	53,000
Plan Maximum Compensation Base	275,000	270,000	265,000
<b>IRA Deduction - AGI Phase Out (if company plan)</b>			
Single/HOH - with Company Plan	63,000 73,000	62,000 72,000	61,000 71,000
Joint - Taxpayer/Spouse - with Company Plan	101,000 121,000	99,000 119,000	98,000 118,000
Joint - Spouse - without Company Plan	189,000 199,000	186,000 196,000	184,000 194,000
Separate - either Spouse with Company Plan	0 10,000	0 10,000	0 10,000
<b>ROTH Contribution - AGI Phase Out</b>			
Single/HOH	120,000 135,000	118,000 133,000	117,000 132,000
Joint	189,000 199,000	186,000 196,000	184,000 194,000
Separate	0 10,000	0 10,000	0 10,000
HOH			
<b>ROTH Conversion - Limit (AGI)</b>			
Single/JOINT/HOH	No Income Limit	No Income Limit	No Income Limit
Separate	Repealed starting 2010	Repealed starting 2010	Repealed starting 2010

	2018		2017		2016	
	From	To	From	To	From	To
<b>Education</b>						
Education Savings Account - Contributions (max)		2,000		2,000		2,000
Education Savings Acct - Phase Out (AGI)						
Single\Separate\HOH	95,000	110,000	95,000	110,000	95,000	110,000
Married - Joint	190,000	220,000	190,000	220,000	190,000	220,000
School Loan Interest - Deduction (max)		2,500		2,500		2,500
School Loan Interest - Phase Out (AGI)						
Single\HOH	65,000	80,000	65,000	80,000	65,000	80,000
Married - Joint	135,000	165,000	135,000	165,000	130,000	160,000
Separate	0	0	0	0	0	0
Qualified Ed Cost - Deduction	4,000	2,000	4,000	2,000	4,000	2,000
Qualified Ed Deduct - Phase Out (AGI)	(if under)	(if between)	(if under)	(if between)	(if under)	(if between)
Single\HOH	65,000	80,000	65,000	80,000	65,000	80,000
Married - Joint	130,000	160,000	130,000	160,000	130,000	160,000
Separate	not allowed		not allowed		not allowed	
American Opportunity Tax Credit (max per student)		2,500		2,500		2,500
Amer Opp Tax Credit - Phase Out (AGI)						
Single\HOH	80,000	90,000	80,000	90,000	80,000	90,000
Married - Joint	160,000	180,000	160,000	180,000	160,000	180,000
Separate	not allowed		not allowed		not allowed	
Lifetime Learning Credit (20% of \$10,000 max per taxpayer)		2,000		2,000		2,000
Lifetime Learning - Phase Out (AGI)						
Single\HOH	57,000	67,000	56,000	66,000	55,000	65,000
Married - Joint	114,000	134,000	112,000	132,000	111,000	131,000
Separate	not allowed		not allowed		not allowed	
<b>Child Tax Credit</b>						
Amount of Tax Credit (per child)		2,000		1,000		1,000
Dependent Ages		Under 17		Under 17		Under 17
Phase Out Starts (AGI)						
Single\HOH		200,000		75,000		75,000
Married - Joint		400,000		110,000		110,000
Separate		200,000		55,000		55,000
<b>Kiddie Tax - taxed at Trust &amp; Estate rates (above) after 2017</b>						
Dependent Income Above (excluding standard deduction for earned income)		2,100		2,100		2,100
Applies to Dependents Age		Under 24		Under 24		Under 24
<b>Standard Mileage Rates</b>						
Business		\$0.545		\$0.535		\$0.540
Medical & Moving		\$0.18		\$0.17		\$0.19
Charitable		\$0.14		\$0.14		\$0.14
<b>Section 179 Limits</b>						
Max Equipment Costs to Expense		1,000,000		510,000		500,000
Max SUV or Light Truck Cost to Expense		25,000		25,000		25,000
Phase Out Begins		2,500,000		2,030,000		2,000,000
<b>HSA Contribution Limits</b>						
	If over 54	If under 55	If over 54	If under 55	If over 54	If under 55
Self (single or only one spouse, no medicare)	+ 1,000	3,540	+ 1,000	3,400	+ 1,000	3,350
Family (both spouses covered, no medicare)	+ 1,000 x 2	6,850	+ 1,000 x 2	6,750	+ 1,000 x 2	6,750
<b>Alternative Minimum Tax (AMT)</b>						
AMTI Exemption/Phase Out Amounts	Exemption	Phase Out Starts	Exemption	Phase Out Starts	Exemption	Phase Out Starts
Single\HOH	70,300	500,000	54,900	120,700	53,900	119,700
Married - Joint (MFJ)	109,400	1,000,000	84,500	160,900	83,800	159,700
Separate (MFS)	54,700	500,000	42,250	80,450	41,900	79,850
Estates & Trusts	24,600	81,900	24,100	80,450	23,900	79,850
AMT Tax Rates (% of AMTI)	26%	28%	26%	28%	26%	28%
Single\HOH/MFS	95,550	over	186,300	over	186,300	over
Married Joint	191,500	over	186,300	over	186,300	over
<b>Social Security Benefits Cut Back</b>						
Earned Income Ceiling = 2:1 for age 62 to retirement		17,040		16,920		15,720
Earned Income Ceiling = 3:1 for year of retirement		45,360		44,880		41,880
<b>Social Security (SE) Tax</b>						
	Rate	Up To	Rate	Up To	Rate	Up To
Social Security Tax (if self employed)	12.40%	128,400	12.40%	127,200	12.40%	118,500
Medicare Tax (if self employed)	2.90%	unlimited	2.90%	unlimited	2.90%	unlimited
Total SE Tax Rate	15.30%		15.30%		15.30%	
<b>Additional Medicare Tax</b>						
(on earnings & investment income only)	Earnings over	Net Invest Inc if MAGI over	Earnings over	Invest Inc if MAGI over	Earnings over	Invest Inc if MAGI over
Single\HOH	200,000	200,000	200,000	200,000	200,000	200,000
Married - Joint	250,000	250,000	250,000	250,000	250,000	250,000
Separate	125,000	125,000	125,000	125,000	125,000	125,000
Estates & Trusts	n/a	12,500	n/a	12,500	n/a	12,400
Additional Medicare Tax rates (both may apply)	0.9%	3.8%	0.9%	3.8%	0.9%	3.8%
<b>Estate &amp; Gift Tax</b>						
Maximum unified tax rate		40%		40%		40%
Estate/Gift Tax Lifetime Exclusion	portability	11,180,000	portability	5,490,000	portability	5,450,000
Gift Tax Annual Exclusion	permanent	15,000	permanent	14,000	permanent	14,000
Basis Adjustment (DOD value)		unlimited		unlimited		unlimited