		2018			INCOM	E TAXES		20 <sup>-</sup>	10		UNIEC	DIA
						IANES					UNIFC LIFETIME	TABLE
		E INCOME IS: BUT NOT>	THE TA	X IS:	OF THE AMOUNT>			E INCOME IS: BUT NOT>	THE TAX IS:	OF THE AMOUNT>	For calculatin Minimum Dis	tributions
MARRIED FILING JOINTLY:	\$0 19,051 77,401 165,001 315,001 400,001 600,001	\$19,050 77,400 165,000 315,000 400,000 600,000		+ 24% + 32% + 35%	\$0 19,050 77,400 165,000 315,000 400,000 600,000	MARRIED FILING JOINTLY:	\$0 19,400 78,950 168,400 321,450 408,200 612,350	\$19,400 78,950 168,400 321,450 408,200 612,350	\$0 + 10% 1,940 + 12% 9,086 + 22% 28,765 + 24% 65,497 + 32% 93,257 + 35% 164,709.50 + 37%	\$0 19,400 78,950 168,400 321,450 408,200 612,350	from Qualifed Traditiona CURRENT AGE 70 71	l IRAs.
SINGLE:	\$0 9,526 38,701 82,501 157,501 200,001 500,001	38,700 82,500 157,500 200,000 500,000	\$0 952.50 4,453.50 14,089.50 32,089.50 45,689.50 \$150,689.50	+ 10% + 12% + 22% + 24% + 32% + 35% + 37%	\$0 9,525 38,700 82,500 157,500 200,000 500,000	SINGLE:	\$0 9,700 39,475 84,200 160,725 204,100 510,300	\$9,700 39,475 84,200 160,725 204,100 510,300 	\$0 + 10% 970 + 12% 4,543 + 22% 14,382.50 + 24% 32,748.50 + 32% 46,628.50 + 35% 153,798.50 + 37%	\$0 9,700 39,475 84,200 160,725 204,100 510,300	72 73 74 75 76	25.6 24.7 23.8 22.9 22.0 21.2
ESTATES & TRUSTS	\$0 2,551 9,151 12,501	\$2,550 9,150 12,500 	255	+ 10% + 24% + 35% + 37%	\$0 2,550 9,150 12,500	ESTATES & TRUSTS:	\$0 2,600 9,300 12,750	\$2,600 9,300 12,750 	\$0 + 10% 260 + 24% 1,868 + 35% 3,075.50 + 37%	\$0 2,600 9,300 12,750	78 79	20.3
CORPORA	TIONS 201	3 / <b>2019</b>			• • • • • • • • • • • • • • •				•••••	• • • • • • • • • • • • • • • • • • • •	80	18.7
Corporat	te Income	e is taxed at 2	21%. The cor	porate a	alternative r	ninimum tax	x is discontin	ued from 201	8 on.		81	17.9
•••••			 - FOR 2018 OI		• • • • • • • • • • • • • • • • • • • •						82 83	17.1 16.3
					ee capital ga	ins income th	nresholds don'	t match up perf	fectly with the tax		84	15.5
								2018 / 2019 on:			85	14.8
		NG-TERM			SINGLE				RRIED		86	14.1
	CAPITA	L GAINS RATE			TAXPAYE 2018 / 20				G JOINTLY B / 2019		87	13.4
		0%			to \$38,600 /				200 / \$78,750		88	12.7
		15% 20%	\$		425,800 / \$3 er \$425,800 /	9,375-\$434,5	550 \$77		) / \$78,750-\$488,850 )00 / \$488,850		89	12.0
		2070		Ove	;i \$425,000 <i>1</i>	φ <del>4</del> 34,330		Over \$479,0	JUU / \$400,03U		90	11.4
											91	10.8
						apital gains o	n those with A	GI greater than	n \$200,000 single and	\$250,000	92	10.2
			ection and Affor								93	9.6
											94	9.1
		r age 19 or und	der age 24 full-t	ime stud	ent with		TAX CREDIT:	17 : 0010 /	2010	<b>.</b>	95	8.6
unearned i	income)	2018	2019						2019; phases out \$50 (married filing jointly		96	8.1
	FIRST	\$1,050 \$4,050	\$1,100	No tax	4				"additional tax credit"	,	97	7.6
AMOUNT	NEXT S OVER	\$1,050 \$2,100	\$1,100 \$2,200	10% ra (Estate	te s & Trust				Non-child dependents	\$500 is	98	7.1
7	001	<b>4</b> =,	<b>4</b> =,=00	Tax Ra	ites - 2018	available	e. \$1,400 refur	ndable credit.			99	6.7
				and or	ngoing)						100	6.3
•••••						•••••					101	5.9
STANDA	RD DEDU	CTIONS:			AGE 65 OR	ESTAT	E & GIFT TAX	ES:			102	5.5
МΔ	RRIED	2018	<b>ANNUAL</b> \$24,000		<b>R, OR BLIND</b> \$1,300		EXEMP		EXEMPT		103	5.2
	ING JOINT		\$24,400		\$1,300		11,20 \$11,20 Pars adjusted f		portability of exempt		104	4.9
SIN	IGLE	2018	\$12,000 \$12,200		\$1,600 \$1,650		an go to surviv		portubility of exempt	on not	105 106	4.5 4.2
Eor 204	0 / 2040	<b>2019</b>	\$12,200		\$1,650		Annual Gift	Tax Exclusion:	\$15,000 in 2018 / 2019		100	3.9
FOF 201	0 / 2019	on AGI phase	outs for deduc	uons are	repealed.				to estate tax exemption	າ):	107	3.7
							\$11,200,000	/ \$11,400,000 (4	10% rate) - 2018 / 2019		109	3.4
											110	3.1
2018 / 201	9 STATE A	ND LOCAL TAX	DEDUCTIONS								111	2.9
Individua	ıls can dec	duct no more th	nan \$10,000 wo	orth of de	eductions whi	ich includes a	a combination	of property taxe	es and either a sales	tax or	112	2.6
state inco											113	2.4
			Acquisition ind								114	2.1
Home ed	Home equity loans for other than home purchase, remodel etc. no longer deductible (cars, vacations etc.).					115 & older						

#### SOCIAL SECURITY.

SUCIAL SECURITY:					
BASE AMT. OF MOD. AGI CAUSING SS BENEFITS TO BE TAXABLE:					
	<b>50% TAXABLE</b>	85% TAXABLE			
Married Filing Jointly Single	\$32,000 \$25,000	\$44,000 \$34,000			
MAX. EARNINGS BEFORE SOC. SEC. BENEFITS ARE REDUCED: Assumes full retirement age is 65  2018 2019					
Under age 65 (lose \$1 for every \$2)	\$17,040	\$17,640			
Months in year up to 65	\$45,360	\$46,920			
Age 65 and over	No limit	No limit			

## MAXIMUM COMPENSATION SUBJECT TO FICA TAXES:

OASDI (Soc. Sec.) maximum	\$128,700	\$132,900
HI (Medicare) maximum	No limit	No limit

- OASDI tax rate: 12.4% (2018 / 2019) self-employment, 6.2% (2018 / 2019) employees.
- HI (Medicare) tax rate: 2.9% (2018 / 2019) self-employed, 1.45% (2018 / 2019) employees.

An additional 0.9% Medicare tax will apply to compensation amount over thresholds;

Married Jointly — \$250,000

Single — \$200,000

#### TRADITIONAL IRA DEDUCTIBILITY RULES:

FILING STATUS	COVERED BY EMPLOYER'S RETIREMENT PLAN?	MODIFIE 2018	ED AGI 2019	DEDUCTIBILITY
	No	Any amount	Any amount	Full deduction
SINGLE	Yes	\$62,999 or less \$63,000-\$72,999 \$73,000 or more	\$63,999 or less \$64,000-\$73,999 \$74,000 or more	Full deduction Partial deduction No deduction
	Neither spouse covered	Any amount	Any Amount	Full deduction
MARRIED FILING JOINTLY	Both spouses covered	\$100,999 or less \$101,000-\$120,999 \$121,000 or more	\$102,999 or less \$103,000-\$122,999 \$123,000 or more	Full deduction Partial deduction No deduction
	One spouse covered — For covered spouse	\$100,999 or less \$101,000-\$120,999 \$121,000 or more	\$102,999 or less \$103,000-\$122,999 \$123,000 or more	Full deduction Partial deduction No deduction
	One spouse covered — For non-covered spouse	\$188,999 or less \$189,000-\$198,999 \$199,000 or more	\$192,999 or less \$193,000-\$202,999 \$203,000 or more	Full deduction Partial deduction No deduction

Qualified Charitable Distribution (QCD) \$100,000 for IRA and non-spouse beneficiary owners 70½ or older permanent for 2015 forward.

EDUCATION INCENTIVES:					
COVERDELL EDUCATION SAVINGS ACCOUNT PLANS	(Education IRAs) — Contribution AGI Phase-Out Range for Contrib Married Filing Jointly \$190,000	utions to Coverdell Ed	ucation Savings Accounts: e \$95,000-\$110,000		
QUALIFIED TUITION PROGRAMS — SECTION 529 PLANS	Distributions after 12/31/2001 used income tax free. Computer equipm higher education expenses. Beginn year from 529 plans will be tax-free includes public, private or religious	ent and related expensing in 2018, distribution for elementary and sec	ses now considered qualified as of \$10,000 per student each		
American Opportunity Tax Credit (Hope Credit) — maximum \$2,500, 100% of 1st \$2,000 of education expenses, 25% of expenses from \$2,000 to \$4,000.					
HOPE AND LIFETIME LEARNING CREDITS	MAGI Phase-Outs:  Married Filing Jointly Others	<b>2018 / 2019</b> \$160,000-\$180,000 \$80,000-\$90,000			
Lifetime Learning Credit—Up to 20% of first \$10,000 of tuition, maximu		ition, maximum \$2,000 credit paid.			
	MAGI Phase-Outs:  Married Filing Jointly Others	<b>2018</b> \$114,000-\$134,000 \$57,000-\$67,000	<b>2019</b> \$116,000-\$136,000 \$58,000-\$68,000		
EXCLUSION OF U.S. SAVINGS BOND INCOME	MAGI Phase-Outs:  Married Filing Jointly Others	<b>2018</b> \$119,550-\$149,550 \$79,700-\$94,700	<b>2019</b> \$121,600-\$151,600 \$81,100-\$96,100		
STUDENT LOAN INTEREST DEDUCTION MAX.DEDUCTION \$2,500	AGI Phase-Outs:  Married Filing Jointly Single	<b>2018</b> \$135,000-\$165,000 \$65,000-\$80,000	<b>2019</b> \$140,000-\$170,000 \$70,000-\$85,000		
DEDUCTIBILITY PERIOD	No time limit				

QUALIFIED PLAN				2018	2019	
	deferral to retirement			<b>#40 F00</b>	<b>#40.0</b>	20
	3(b)					
	deferral to SIMPLE IR	A plans		\$12,500	\$13,00	00
	deferral to 457 plans					
	employers			\$18,500		00
Limit on annual add	litions to SEP plans			\$55,000	\$56,00	00
Annual compensati	on threshold requiring	SEP contribution		\$600	\$60	00
Limit on annual add	litions to defined cont	ribution plans		\$55,000	\$56,00	00
	ompensation taken in					
for contribution	s			\$275.000	\$280.00	00
	under defined benefit					
Threshold amount				, .,	, ,,	
highly compen	sated employee			\$120,000	\$125.00	00
	for definition of key en			ψ· <b>Ξ</b> σ,σσσ	ψ.=0,0	•
	ans			\$175.000	\$180.00	າດ
	nteed pension amoun				* / -	
	•	t at ago oo (onigio		φοσ,σ το	ΨΟ1,Δ	•
LONG-TERM CAR	RE INSURANCE: C Premiums Eligib	la for Daduatio				
YEAR 40 OR L		>50<60		<70	OVER 7	0
2018 \$420		\$1,560			\$5,200	
2010 \$720		ψ1,500 ¢4.500	. ,		ΦC,200	

YEAR	40 OR LESS	>40<50	>50<60	>60<70	OVER 70
2018	\$420	\$780	\$1,560	\$4,160	\$5,200
2019	\$420	\$790	\$1,580	\$4,220	\$5,270

**HEALTH SAVINGS ACCOUNT (HSA):** CONTRIBUTION

	LIMIT SINGLE	LIMIT FAMILY	CATCH-UP
2018	\$3,450	\$6,850	\$1,000
2019	\$3,500	\$7,000	\$1,000

### **ROTH IRAS:**

AGI Phase-Out Range for Contributions to Roth IRAs: MARRIED FILING JOINTLY SINGLE

CONTRIBUTION

\$189,000-\$199,000 \$120,000-\$135,000 2018 \$193,000-\$203,000 \$122,000-\$137,000 2019

### CONTRIBUTION LIMITS — TRADITIONAL AND ROTH:

	2006-2007	2008-2012	2013-2018	2019	
Regular	\$4,000	\$5,000	\$5,500	\$6,000	
Catch-Up*	\$1.000	\$1.000	\$1.000	\$1.000	

\*Only Taxpayers age 50 and over are eligible to make catch-up contributions

#### **CATCH-UP CONTRIBUTION LIMITS FOR OTHER QUALIFIED PLAN TYPES:**

	2018	2019
401(k), 403(b),	\$6,000	\$6,000
SARSEP and 457 plans		
SIMPLE plans	\$3.000	\$3.000

# **SAVER'S TAX CREDIT:**

Contributions to Employer Plans and IRAs 2019 TAX CREDIT

Maximum Credit \$2,000 for 2002 and after: 2019 AGI limits below.

MARRIED FILING JOINTLY	SINGLE	CREDIT
\$0-\$38,500 \$38.501-\$41.500	\$0-\$19,250 \$19,251-\$20,750	50% of contribution 20% of contribution
\$41,501-\$64,000 Over \$64,000	\$20,751-\$32,000 Over \$32.000	10% of contribution Not Available
Over \$04,000	Over \$32,000	NOT Available



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