

# 2013 Key Data Reference Guide

## Income Tax Rates for 2013

Marginal Tax Rate	Single	Married, Filing Jointly	Married, Filing Separately	Head of Household	Estates & Trusts
10%	\$0 - \$8,925	\$0 - \$17,850	\$0 - \$8,925	\$0 - \$12,750	N/A
15%	\$8,926 - \$36,250	\$17,851 - \$72,500	\$8,926 - \$36,250	\$12,751 - \$48,600	\$0 - \$2,450
25%	\$36,251 - \$87,850	\$72,501 - \$146,400	\$36,251 - \$73,200	\$48,601 - \$125,450	\$2,451 - \$5,700
28%	\$87,851 - \$183,250	\$146,401 - \$223,050	\$73,201 - \$111,525	\$125,451 - \$203,150	\$5,701 - \$8,750
33%	\$183,251 - \$398,350	\$223,051 - \$398,350	\$111,526 - \$119,175	\$203,151 - \$398,350	\$8,751 - \$11,950
35%	\$398,351 - \$400,000	\$398,351 - \$450,000	\$199,176 - \$225,000	\$398,351 - \$425,000	N/A
39.6%	\$400,001 and up	\$450,001 and up	\$225,001 and up	\$425,001 and up	\$11,951 and up

Standard Deductions & Exemptions	
Single	\$6,100
Married, filing jointly	\$12,200
Married, filing separately	\$6,100
Head of Household (HOH)	\$8,950
Blind or over 65, additional \$1,200 if married, \$1,500 if single/HOH	
Personal/dependent exemption	\$3,900
Long-term Capital Gains & Qualified Dividends	
10% & 15% tax bracket filers	0%
25%, 28%, 33% & 35% tax bracket filers	15%
39.6% tax bracket filers	20%
Gift and Estate Tax	
Annual gift tax exclusion	\$14,000
Highest estate & gift tax rate	40%
Estate tax exclusion	\$5,250,000
Lifetime gift exclusion	\$5,250,000
GST exclusion	\$5,250,000
Annual exclusion for gifts to non-citizen spouse	\$143,000
AMT Exemptions	
Single	\$51,900
Married, filing jointly	\$80,800
Married, filing separately	\$40,400
Head of Household (HOH)	\$51,900

## Qualified Death Benefit Options (pre-required beginning date)\*

	Spouse	Non-spouse	Entity
Lump sum	X	X	X
Annuitization	X	X	Some trusts
Five-year	X	X	Default
Stretch	Default	Default	Some trusts
Continue as own IRA	X		

## Qualified Death Benefit Options (post-required beginning date)\*

	Spouse	Non-spouse	Entity**
Lump sum	X	X	X
Annuitization	X	X	Some trusts
Five-year			
Stretch	Default	Default	Some trusts
Continue as own IRA	X		

## Nonqualified Death Benefit Options\*

	Spouse	Non-spouse	Entity
Lump sum	X	X	X
Annuitization	X	X	
Five-year	Default***	Default***	Default***
Stretch	X	X	
Continue as own	X		

\* Chart reflects IRS permitted options; company policies may vary

\*\* Entity can continue distributions based on remaining IRS single life expectancy factor of decedent, non-recalculated

\*\*\* If death occurs before annuity start date

Important Annuity Dates	Allowable 1035 Exchanges
Taxation of withdrawals not received as an annuity: Contract issued prior to 8/13/82 - FIFO Contract issued post 8/13/82 - LIFO	Life → Life, MEC, Annuity, or LTC MEC → MEC, Annuity, or LTC Annuity → Annuity or LTC LTC → LTC
Taxation of annuitized payments: Contract issued prior to 1/1/87 - exclusion ratio for term of annuity Contract issued post 1/1/87 - exclusion ratio only to extent of basis recovery	



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## Defined Contribution Retirement Plan Comparison Chart

	SEP IRA	SIMPLE IRA	Profit Sharing / Money Purchase	401(k)	403(b)	Governmental 457(b)
Maximum Salary Deferral	N/A	\$12,000	N/A	\$17,500	\$17,500	\$17,500
Age 50+ Catch-up	N/A	\$2,500	N/A	\$5,500	\$5,500 and special additional catch-up may apply	\$5,500 and special additional catch-up may apply
Maximum Employer Deductible Contribution (based on incorporated business)	Lesser of 25% of compensation or \$51,000	Required contribution of 3% of compensation up to 100% match or 2% non-elective contribution	Lesser of 25% of compensation or \$51,000	25% of compensation; combined employer and employee max of \$51,000, not including catch-up contributions	100% of compensation; combined employer and employee max of \$51,000, not including catch-up contributions	Employer contribution is included in \$17,500 limit

• Maximum compensation amount for qualified plans and SEP IRAs: \$255,000

• Annual defined contribution limit: \$51,000  
• Annual defined benefit limit: \$205,000

• Highly compensated employee: \$115,000  
• Key employee/top heavy: \$165,000

IRA Contribution Limits	
Under age 50	\$5,500
Age 50 and over	\$6,500
Phase-out for Deducting IRA Contributions	
If participating in a qualified plan:	
Single & HOH	\$59,000 - \$69,000 AGI
Joint, participating spouse	\$95,000 - \$115,000 AGI
Joint, non-participating spouse	\$178,000 - \$188,000 AGI
Phase-out for Roth IRA Contributions	
Single & HOH	\$112,000 - \$127,000 MAGI
Joint	\$178,000 - \$188,000 MAGI
Married, filing separately	\$0 - \$10,000 MAGI
Roth IRA Rollover Eligibility	
All taxpayers, regardless of income level or filing status, are eligible to rollover a traditional IRA or eligible retirement plan to a Roth IRA.	
Social Security	
Maximum earnings (during work years) subject to FICA tax: \$113,700	
Income (in retirement) causing SS benefits to be taxable	
Single	
50% taxable	\$25,000 - \$34,000 MAGI
85% taxable	\$34,001 + MAGI
Married, filing joint	
50%	\$32,000 - \$44,000 MAGI
85%	\$44,001 + MAGI

### Uniform Lifetime Table

Age	Factor	%*	Age	Factor	%*
70	27.4	3.65	93	9.6	10.42
71	26.5	3.77	94	9.1	10.99
72	25.6	3.91	95	8.6	11.63
73	24.7	4.05	96	8.1	12.35
74	23.8	4.20	97	7.6	13.16
75	22.9	4.37	98	7.1	14.08
76	22.0	4.55	99	6.7	14.93
77	21.2	4.72	100	6.3	15.87
78	20.3	4.93	101	5.9	16.95
79	19.5	5.13	102	5.5	18.18
80	18.7	5.35	103	5.2	19.23
81	17.9	5.59	104	4.9	20.41
82	17.1	5.85	105	4.5	22.22
83	16.3	6.13	106	4.2	23.81
84	15.5	6.45	107	3.9	25.64
85	14.8	6.76	108	3.7	27.03
86	14.1	7.09	109	3.4	29.41
87	13.4	7.46	110	3.1	32.26
88	12.7	7.87	111	2.9	34.48
89	12.0	8.33	112	2.6	38.46
90	11.4	8.77	113	2.4	41.67
91	10.8	9.26	114	2.1	47.62
92	10.2	9.80	115+	1.9	52.63

### Single Life Table (partial)

Age	Factor	Age	Factor
35	48.5	58	27.0
36	47.5	59	26.1
37	46.5	60	25.2
38	45.6	61	24.4
39	44.6	62	23.5
40	43.6	63	22.7
41	42.7	64	21.8
42	41.7	65	21.0
43	40.7	66	20.2
44	39.8	67	19.4
45	38.8	68	18.6
46	37.9	69	17.8
47	37.0	70	17.0
48	36.0	71	16.3
49	35.1	72	15.5
50	34.2	73	14.8
51	33.3	74	14.1
52	32.3	75	13.4
53	31.4	76	12.7
54	30.5	77	12.1
55	29.6	78	11.4
56	28.7	79	10.8
57	27.9	80	10.2

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\*Most taxpayers who are subject to a lifetime Required Minimum Distribution (RMD) will calculate the RMD based on the Uniform Lifetime Table and the preceding 12/31 "notional value" of the account. Notional value includes the account value and, to the extent the account is funded with a deferred annuity, in some cases the actuarial present value of insurance benefits provided under the contract. The IRC table above has been modified to include the Factor expressed as a percentage. (Figures are subject to rounding.)

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