

Tax Information

INCOME TAX RATES¹*Single Filers*

Taxable Income	Tax Rate
Up to \$11,925	10%
\$11,926 to \$48,475	12%
\$48,476 to \$103,350	22%
\$103,351 to \$197,300	24%
\$197,301 to \$250,525	32%
\$250,526 to \$626,350	35%
Greater than \$626,350	37%

INCOME TAX RATES¹*Head of Household*

Taxable Income	Tax Rate
Up to \$17,000	10%
\$17,001 to \$64,850	12%
\$64,851 to \$103,350	22%
\$103,351 to \$197,300	24%
\$197,301 to \$250,500	32%
\$250,501 to \$626,350	35%
Greater than \$626,350	37%

INCOME TAX RATES¹*Married Filing Jointly or Qualifying Widow*

Taxable Income	Tax Rate
Up to \$23,850	10%
\$23,851 to \$96,950	12%
\$96,951 to \$206,700	22%
\$206,701 to \$394,600	24%
\$394,601 to \$501,050	32%
\$501,051 to \$751,600	35%
Greater than \$751,600	37%

¹ <https://www.irs.gov/newsroom/irs-releases-tax-inflation-adjustments-for-tax-year-2025>

2025 Taxable Income by Filer Type			
Tax Rate	Single Filers	Head of Household	Married Filing Jointly or Qualifying Widow
10%	Up to \$11,925	\$17,000	Up to \$23,850
12%	\$11,926 to \$48,475	\$17,001 to \$64,850	\$23,851 to \$96,950
22%	\$48,475 to \$103,350	\$64,851 to \$103,350	\$96,951 to \$206,700
24%	\$103,351 to \$197,300	\$103,351 to \$197,300	\$206,701 to \$394,600
32%	\$197,301 to \$250,525	\$197,301 to \$250,500	\$394,601 to \$501,050
35%	\$250,526 to \$626,350	\$250,501 to \$626,350	\$501,051 to \$751,600
37%	Greater than \$626,350	Greater than \$626,350	Greater than \$751,600

TRUSTS AND ESTATES²

Taxable Income	Tax Rate
Up to \$3,100	10%
\$3,100 to \$11,150	\$310 plus 24% of the excess over \$3,100
\$11,150 to \$15,200	\$2,242 plus 35% of the excess over \$11,150
Greater than \$15,200	\$3,659.50 plus 37% of the excess over \$15,200

STANDARD DEDUCTIONS²

Filing Status	2025 Standard Deduction
Single	\$15,000
Married filing jointly	\$30,000
Head of household	\$22,500
Additional amount for married seniors	\$1,600
Additional amount for unmarried seniors	\$2,000

ADDITIONAL DEDUCTIONS

Blind or age 65 and older and married	\$1,550
Age 65 and older and unmarried	\$1,950

² <https://taxfoundation.org/data/all/federal/2025-tax-brackets/>

CAPITAL GAINS AND QUALIFIED DIVIDEND RATES⁴

Long-term Capital Gains Rate	Taxable Income			
	Single	Married Filing Jointly	Married Filing Separately	Head of Household
0%	Up to \$48,350	Up to \$96,700	Up to \$48,350	Up to \$64,750
15%	\$48,351 to \$533,400	\$96,701 to \$600,050	\$48,351 to \$300,000	\$64,751 to \$566,700
20%	Greater than \$533,400	Greater than \$600,050	Greater than \$300,000	Greater than \$566,700

CHILD TAX CREDIT⁵

Per child 17 and under	\$2,000*
Per non-qualifying dependent	\$500*

*Amounts differ based on adjusted gross income (AGI).

IRA CONTRIBUTIONS⁶

Traditional or Roth contribution limit	\$7,000
Catch-up for ages 50 and older	\$1,000

PHASE-OUT RANGE FOR DEDUCTIBLE TRADITIONAL IRA CONTRIBUTIONS

Married filing jointly and covered by a workplace plan	\$123,000 - \$143,000
Single and covered by a workplace retirement plan	\$77,000 - \$87,000
Married filing separately and covered by a workplace retirement plan	\$0 - \$10,000
Non-covered participant with a covered-participant spouse	\$230,000 - \$240,000

PHASE-OUT FOR ROTH CONTRIBUTIONS

Married filing jointly	\$230,000 - \$240,000
Single/head of household	\$146,000 - \$161,000
Married filing separately	\$0 - \$10,000

SEP AND SIMPLE IRA CONTRIBUTION LIMITS

Maximum percentage of compensation for SEP IRA contributions	25%
Maximum annual SEP IRA contribution	\$69,000 ⁷
Maximum annual SIMPLE IRA contribution	\$16,000
SIMPLE IRA 50+ catch-up contribution	\$3,500 ⁸

4 <https://www.bankrate.com/investing/long-term-capital-gains-tax/#rates>

5 https://apps.irs.gov/app/vita/content/globalmedia/4491_child_tax_credit.pdf

6 <https://finance.yahoo.com/news/irs-bumps-401-k-limits-143316892.html>

7 <https://www.nerdwallet.com/article/investing/what-is-a-sep-ira>

8 <https://www.nerdwallet.com/article/investing/simple-ira-contribution-limits>

QUALIFIED PLANS⁹

Elective employee deferral	\$23,000
Catch-up for ages 50 and older	\$7,500
Maximum annual contributions for a defined contribution plan	\$69,000
Maximum annual benefit in a defined benefit plan	\$275,000
Maximum compensation considered	\$345,000

GIFT AND ESTATE TAX

Annual gift exclusion	\$18,000
Unified credit amount	\$13,990,000
Gift to a non-U.S. citizen spouse	\$190,000 ¹⁰
Highest estate tax bracket	40% ¹¹

HEALTH SAVINGS ACCOUNTS¹²

Contribution limits – single/family	\$4,150/\$8,300
Catch-up contributions – 55 and older	\$1,000
Minimum deductible – single/family	\$1,600/\$3,200
Maximum out-of-pocket – single/family	\$8,050/\$16,100

9 <https://www.cato.org/blog/2026-tax-increases-one-chart>

10 <https://www.irs.gov/businesses/small-businesses-self-employed/frequently-asked-questions-on-gift-taxes-for-nonresidents-notcitizens-of-the-united-states>

11 <https://www.kiplinger.com/taxes/the-new-standard-deduction-is-here>

12 <https://taxfoundation.org/data/all/federal/2025-tax-brackets>

Let's talk
about it.
Reach out
today to
start the
conversation.



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