





Miscellaneous Items		Estate and Gift Tax	
PBGC maximum monthly benefit (at age 65)	\$4,500	Annual gift tax exclusion	\$13,000
Archer Medical Savings Account		Estate tax exclusion	\$3,500,000
Single high deductible	\$2,000-\$3,000	Gift tax exclusion	\$1,000,000
Family high deductible	\$4,000-\$6,050	Generation skipping	\$3,500,000
Single out-of-pocket maximum	\$4,000	Maximum gift & estate tax rate	45%
Family out-of-pocket maximum	\$7,350	<b>Health Savings Account</b>	
LTC per diem limit	\$280	Minimum Deductible Amount	
LTC premium as medical expense limitation		Single	\$1,150
Age 40 or less	\$320	Family	\$2,300
Age 41-50	\$600	Maximum Out-of-Pocket Amount	
Age 51-60	\$1,190	Single	\$5,800
Age 61-70	\$3,180	Family	\$11,600
Age 71 or older	\$3,980	HSA Statutory Contribution Maximum	
Qualified Transportation Fringes (monthly)		Single	\$3,000
Commuter highway vehicle/transit pass	\$120	Family	\$5,950
Qualified parking	\$230	Catch-Up Contributions (age 55 or older)	\$1,000

<sup>1</sup>For married couples who file a joint return and only one is an active participant, the AGI phaseout is \$166,000-\$176,000.

<sup>2</sup>The Part A premium of \$443.00 per month applies to persons who have fewer than 30 quarters of coverage under Social Security. For those having 30-39 quarters, the Part A Premium is \$244.00 per month.

<sup>3</sup>Medicare Part B Premium (2009):

You Pay	If your yearly income is	
	Single	Married Couple
\$96.40	\$85,000 or less	\$170,000 or less
\$134.90	\$85,001-\$107,000	\$170,001-\$214,000
\$192.70	\$107,001-\$160,000	\$214,001-\$320,000
\$250.50	\$160,001-\$213,000	\$320,001-\$426,000
\$308.30	Above \$213,000	Above \$426,000

You Pay	If you are married but you file a separate tax return from your spouse and your yearly income is
\$96.40	Under \$85,000 or less
\$250.50	\$85,001-\$128,000
\$308.30	Above \$128,000

<sup>4</sup>The Social Security tax rate is comprised of two separate payroll taxes: 6.20% for Old-Age, Survivors, and Disability Insurance (OASDI), and 1.45% for Hospital Insurance (HI).

<sup>5</sup>Social Security FRA is as follows:

Year of Birth	Social Security FRA
1941	65 and 8 months
1942	65 and 10 months
1943-54	66
1955	66 and 2 months
1956	66 and 4 months
1957	66 and 6 months
1958	66 and 8 months
1959	66 and 10 months
1960 and later	67



**2009 Tax Rate Schedules**

If Taxable Income Is		Then the Gross Tax Payable Is:		
Over	But Not Over	Amount	Plus (percent)	Of the Amount Over
<b>Single Taxpayers (other than surviving spouses and heads of households)</b>				
\$0-	\$8,350	\$0	10%	\$0
8,350-	33,950	835.00	15%	8,350
33,950-	82,250	4,675.00	25%	33,950
82,250-	171,550	16,750.00	28%	82,250
171,550-	372,950	41,754.00	33%	171,550
372,950-		108,216.00	35%	372,950
<b>Married Individuals (and surviving spouses) Filing Joint Returns</b>				
\$0-	\$16,700	\$0	10%	\$0
16,700-	67,900	1,670.00	15%	16,700
67,900-	137,050	9,350.00	25%	67,900
137,050-	208,850	26,637.50	28%	137,050
208,850-	372,950	46,741.50	33%	208,850
372,950-		100,894.50	35%	372,950
<b>Heads of Households</b>				
\$0-	\$11,950	\$0	10%	\$0
11,950-	45,500	1,195.00	15%	11,950
45,500-	117,450	6,227.50	25%	45,500
117,450-	190,200	24,215.00	28%	117,450
190,200-	372,950	44,585.00	33%	190,200
372,950-		104,892.50	35%	372,950
<b>Married Individuals Filing Separate Returns</b>				
\$0-	\$8,350	\$0	10%	\$0
8,350-	33,950	835.00	15%	8,350
33,950-	68,525	4,675.00	25%	33,950
68,525-	104,425	13,318.75	28%	68,525
104,425-	186,475	23,370.75	33%	104,425
186,475-		50,447.25	35%	186,475
<b>Fiduciary (estates and trusts) Taxpayers</b>				
\$0-	\$2,300	\$0	15%	\$0
2,300-	5,350	345.00	25%	2,300
5,350-	8,200	1,107.50	28%	5,350
8,200-	11,150	1,905.50	33%	8,200
11,150-		2,879.00	35%	11,150