

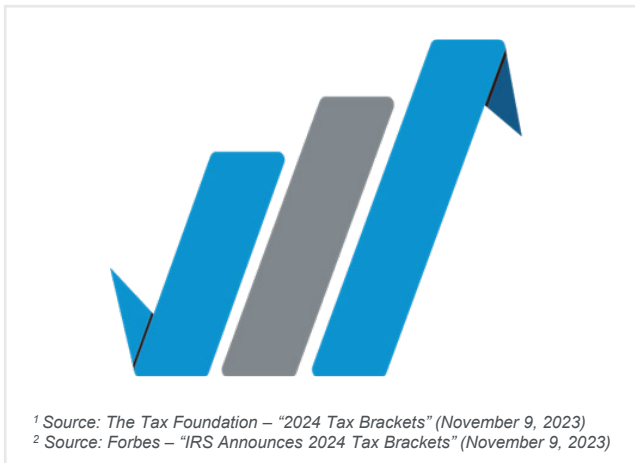
CHAPTER 6: MAXIMIZE YOUR MONEY

To use this tax chart, please review your latest personal tax return and find the line that says Taxable Income. Consult your tax advisor or financial advisor for additional planning.

2024 Federal Tax Provisions

Federal Income Tax Brackets¹

Marginal Tax Rate	Single Filers	Head of Household	Married Filing Jointly	Trusts and Estates ²
10%	0 – 11,600	0 – 16,550	0 – 23,200	0 – 3,100
12%	11,601 – 47,150	16,551 – 63,100	23,201 – 94,300	
22%	47,151 – 100,525	63,101 – 100,500	94,301 – 201,050	
24%	100,526 – 191,950	100,501 – 191,950	201,051 – 383,900	3,101 – 11,150
32%	191,951 – 243,725	191,951 – 243,700	383,901 – 487,450	
35%	243,726 – 609,350	243,701 – 609,350	487,451 – 731,200	11,151 – 15,200
37%	609,351 +	609,351 +	731,201+	15,201 +



Long-Term Capital Gains Tax Rates²

Taxable Income:

0%	<	47,025 Single 63,000 Head of Household 94,050 Married Filing Jointly 3,150 Trusts & Estates
15%	between	47,025 – 518,900 Single 63,000 – 551,350 Head of Household 94,050 – 583,750 Married Filing Jointly 3,150 – 15,450 Trusts & Estates
20%	>	518,900 Single 551,350 Head of Household 583,750 Married Filing Jointly 15,450 Trusts & Estates

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