



2011 FINANCIAL DATA KEY

2011 INDIVIDUAL INCOME TAX RATES

Regular Tax — Married, Filing Jointly or Surviving Spouse

If Taxable Income Is Between:	Your Tax Is:	Of Amount Over:
\$ 0 – \$ 17,000 10%	\$ 0
\$ 17,000 – \$ 69,000	\$ 1,700.00 + 15%	\$ 17,000
\$ 69,000 – \$ 139,350	\$ 9,500.00 + 25%	\$ 69,000
\$ 139,350 – \$ 212,300	\$ 27,087.50 + 28%	\$ 139,350
\$ 212,300 – \$ 379,150	\$ 47,513.50 + 33%	\$ 212,300
\$ 379,150 and above	\$ 102,574.00 + 35%	\$ 379,150

Married, Filing Separately

If Taxable Income Is Between:	Your Tax Is:	Of Amount Over:
\$ 0 – \$ 8,500 10%	\$ 0
\$ 8,500 – \$ 34,500	\$ 850.00 + 15%	\$ 8,500
\$ 34,500 – \$ 69,675	\$ 4,750.00 + 25%	\$ 34,500
\$ 69,675 – \$ 106,150	\$ 13,543.75 + 28%	\$ 69,675
\$ 106,150 – \$ 189,575	\$ 23,756.75 + 33%	\$ 106,150
\$ 189,575 and above	\$ 51,287.00 + 35%	\$ 189,575

Single

If Taxable Income Is Between:	Your Tax Is:	Of Amount Over:
\$ 0 – \$ 8,500 10%	\$ 0
\$ 8,500 – \$ 34,500	\$ 850.00 + 15%	\$ 8,500
\$ 34,500 – \$ 83,600	\$ 4,750.00 + 25%	\$ 34,500
\$ 83,600 – \$ 174,400	\$ 17,025.00 + 28%	\$ 83,600
\$ 174,400 – \$ 379,150	\$ 42,449.00 + 33%	\$ 174,400
\$ 379,150 and above	\$ 110,016.50 + 35%	\$ 379,150

Head of Household

If Taxable Income Is Between:	Your Tax Is:	Of Amount Over:
\$ 0 – \$ 12,150 10%	\$ 0
\$ 12,150 – \$ 46,250	\$ 1,215.00 + 15%	\$ 12,150
\$ 46,250 – \$ 119,400	\$ 6,330.00 + 25%	\$ 46,250
\$ 119,400 – \$ 193,350	\$ 24,617.50 + 28%	\$ 119,400
\$ 193,350 – \$ 379,150	\$ 45,323.50 + 33%	\$ 193,350
\$ 379,150 and above	\$ 106,637.50 + 35%	\$ 379,150

The phaseout of personal exemptions for taxpayers above certain income levels is not reflected in these schedules.

2011 Qualified Dividend Income 15% (0% for lower brackets)

ESTATE AND GIFT TAX RATES

Estate Taxes

Estate tax exemption	\$ 5,000,000
Top estate tax rate	35%

Gift Taxes

Lifetime gift tax exemption	\$ 5,000,000
Annual gift tax exclusion	
Gifts per person	\$ 13,000
Joint gifts by spouse	\$ 26,000
Top gift tax rate	35%

ALTERNATIVE MINIMUM TAX (AMT) RATES

\$175,000 or less (\$87,500 if married filing separately)	26%
Over \$175,000 (\$87,500 if married filing separately)	28%

LONG-TERM CARE INSURANCE

If you are:	You may deduct this much of your annual premiums
Over 70	\$ 4,240
61 to 70	\$ 3,390
51 to 60	\$ 1,270
41 to 50	\$ 640
40 and under	\$ 340

COVERDELL ESAs - 2011

• Contribution limit	\$ 2,000 per beneficiary
• AGI phaseouts:*	
Joint filers	\$ 190,000 – \$ 220,000
Individual filers	\$ 95,000 – \$ 110,000

* Phaseout applies to the contributor, not the beneficiary.

Note: Coverdell ESAs (Education Savings Accounts) were formerly known as Education IRAs. Contributions for ESAs must be made before the filing date of the tax return, not including extensions.

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BROKER EDUCATIONAL SALES & TRAINING, INC.
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SOCIAL SECURITY

Maximum Annual Earned Income Limit

Under full retirement age	\$ 14,160
Full retirement age	No Limit

* For people reaching full retirement age in 2011, the limit is \$37,680 for months prior to attainment. Beginning the month in which they turn full retirement age, there is no limit.

MEDICARE

PART A

Deductibles and Coinsurance

Hospital: your cost, first 60 days	\$ 1,132
61 to 90 days	\$ 283
Lifetime reserve (91 to 150 days)	\$ 566
Skilled nursing home (21 to 100 days)	\$ 141.50

PART B

Deductible \$ 162

Premium

You Pay	If Your Yearly Income is	
	Single	Married Couple
\$ 110.50	\$ 85,000 or less	\$ 170,000 or less
\$ 161.50	\$ 85,001-\$ 107,000	\$ 170,001-\$ 214,000
\$ 230.70	\$ 107,001-\$ 160,000	\$ 214,001-\$ 320,000
\$ 299.90	\$ 160,001-\$ 214,000	\$ 320,001-\$ 428,000
\$ 369.10	Above \$ 214,000	Above \$ 428,000

You Pay	If You Are Married but You File a Separate Tax Return From Your Spouse and Your Yearly Income is
\$ 115.40	Under \$85,000 or less
\$ 299.90	\$ 85,001-\$ 129,000
\$ 369.10	Above \$ 129,000

HEALTH SAVINGS ACCOUNTS

Contribution Limits 2011

Individual, self-only	\$ 3,050
Family Coverage	\$ 6,150
Catch-up for those age 55 and older	\$ 1,000

High-Deductible Health Plans

Minimum Deductible	
Individual, self-only	\$ 1,200
Family coverage	\$ 2,400
Maximum Annual Out-of-Pocket	
Individual, self-only	\$ 5,950
Family coverage	\$ 11,900

RETIREMENT PLANS

Indexed Contribution & Benefit Limits for Qualified Plans

Type of Plan	2011
Individual Retirement Accounts (IRAs)*	\$ 5,000
Section 401(k) plans or SAR-SEPs*	\$ 16,500
Section 403(b) plans*	\$ 16,500
Section 408(p)(2)(E) SIMPLE contributions*	\$ 11,500
Section 457(b)(2) limit*	\$ 16,500
Section 415 limit for:	
Defined contribution plans+	\$ 49,000
Defined benefit plans	\$ 195,000
Highly compensated employees Section 414(q)	\$ 110,000
FICA taxable wage base	
Social security (tax rate 6.20% for employees; 12.40% for self-employed)	\$ 106,800
Medicare (tax rate 1.45% for employees; 2.90% for self-employed)	No Limit
* Age 50+ catch-up contributions	
401(k) type plans	\$ 5,500
SIMPLEs	\$ 2,500
IRAs	\$ 1,000
+The section 415 compensation limit for defined contribution plans is \$245,000 for 2011.	

Roth IRAs

• 50+ catch-up contributions	\$ 5,000
• Annual contributions	\$ 1,000
• MAGI limit for maximum contributions	
Joint filers	\$ 167,000
Individual filers	\$ 107,000

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