2025 Federal Tax Rates

<table>
<thead>
<tr><th>Taxable Income
Single</th><th>Taxable Income
Married Filling Jointly</th><th rowspan="2">Ordinary Income</th><th rowspan="2">Capital Gains & Dividends[1]</th><th colspan="2">Medicare Surtax</th></tr>
<tr><th></th><th></th><th>Earned Income</th><th>Investment Income</th></tr>
</thead>
<tbody>
<tr><td>$0 to $11,925</td><td>$0 to $23,850</td><td>10%</td><td>0%</td><td>0%</td><td>0%</td></tr>
<tr><td>$11,926 to $48,475</td><td>$23,851 to $96,950</td><td>12%</td><td>0%</td><td>0%</td><td>0%</td></tr>
<tr><td>$48,476 to $103,350</td><td>$96,951 to $206,700</td><td>22%</td><td>15%</td><td>0%</td><td>0%</td></tr>
<tr><td>$103,351 to $197,300</td><td>$206,701 to $394,600</td><td>24%</td><td>15%</td><td>0%</td><td>0%</td></tr>
<tr><td>$197,301 to $250,525</td><td>$394,601 to $501,050</td><td>32%</td><td rowspan="2">15%</td><td>0%</td><td>0%</td></tr>
<tr><td>$200,000 + (AGI)</td><td>$250,000 + (AGI)</td><td rowspan="2">35%</td><td rowspan="2">0.9%</td><td rowspan="2">3.8%</td></tr>
<tr><td>$250,526 to $626,350</td><td>$501,051 to $751,600</td><td rowspan="2">20%</td></tr>
<tr><td>$626,351 +</td><td>$751,601 +</td><td>37%</td><td>0.9%</td><td>3.8%</td></tr>
</tbody>
</table>

Estate Tax Rate[2] 40%

Estate Tax Exemption Amount $13,990,000

Source: IRS Revenue Procedure 2024-40 (https://www.irs.gov/pub/irs-drop/rp-24-40.pdf)

[1] The maximum 0% rate shall be $48,350 for single filers and $96,700 for married filing jointly filers while the 15% rate amount shall be $533,400 in the case of a Single return, and $600,050 in the case of a Joint return.

[2] 40% is the top estate tax rate.

2025 Federal Trust and Estate Tax Rates

Taxable Income Estates and Trusts	**Ordinary Income**	**Capital Gains & Dividends**	**Medicare Surtax**	
			Earned Income	Investment Income
$0 to $3,150	10.0%	$0 to $3,250: **0%**	N/A	0%
$3,151 to $11,450	24.0%	$3,251 to $15,900: **15%**	N/A	0%
$11,451 to $15,650	35.0%		N/A	0%
$15,651 plus	37.0%	$15,901 plus : **20%**	N/A	3.8%[1]

[1] In the case of an estate or trust, the Net Investment Income Tax (NIIT) is 3.8% on the lesser of:

- the undistributed net investment income, or
- the excess (if any) of:
    - the adjusted gross income (AGI) over the dollar amount at which the highest tax bracket begins for an estate or trust for the tax year. (For estates and trusts, the 2024 threshold is $15,200. If the estate or trust's AGI is below $15,200, it is not subject to the NIIT.)

Sources: IRS Revenue Procedure 2024-40 (https://www.irs.gov/pub/irs-drop/rp-24-40.pdf.; IRS, Topic No. 559 – Net Investment Income Tax, https://www.irs.gov/taxtopics/tc559.This information is for educational purposes and is not intended to provide, and should not be relied upon for, accounting, legal, tax, insurance, or investment advice. This does not constitute an offer to provide any services, nor a solicitation to purchase securities. The contents are not intended to be advice tailored to any particular person or situation. We believe the information provided is accurate and reliable, but do not warrant it as to completeness or accuracy. We encourage you to speak with a qualified professional regarding your scenario and the then current applicable laws and rules. This information is based on current law as of September 9, 2025.

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