

APPENDIX G: PROVIDED TAX TABLES

CFP BOARD

EXAM WINDOW	TAX RATES, TABLES, & LAW TESTED
July 2025	2025
November 2025	2025
March 2026	2025

INCOME TAX RATES

2025 SINGLE					
Taxable Income					
Over		But Not Over	Pay +	% on Excess	of the amount over
\$0	—	11,925	\$0	10%	\$0
11,925	—	48,475	1,192.50	12%	11,925
48,475	—	103,350	5,578.50	22%	48,475
103,350	—	197,300	17,651.00	24%	103,350
197,300	—	250,525	40,199.00	32%	197,300
250,525	—	626,350	57,231.00	35%	250,525
626,350	—		188,769.75	37%	626,350

2025 MARRIED FILING JOINTLY AND SURVIVING SPOUSE					
Taxable Income					
Over		But Not Over	Pay +	% on Excess	of the amount over
\$0	—	23,850	\$0	10%	\$0
23,850	—	96,950	2,385.00	12%	23,850
96,950	—	206,700	11,157.00	22%	96,950
206,700	—	394,600	35,302.00	24%	206,700
394,600	—	501,050	80,398.00	32%	394,600
501,050	—	751,600	114,462.00	35%	501,050
751,600	—		202,154.50	37%	751,600

2025 MARRIED FILING SEPARATELY

Taxable Income					
Over		But Not Over	Pay +	% on Excess	of the amount over
\$0	—	11,925	\$0	10%	\$0
11,925	—	48,475	1,192.50	12%	11,925
48,475	—	103,350	5,578.50	22%	48,475
103,350	—	197,300	17,651.00	24%	103,350
197,300	—	250,525	40,199.00	32%	197,300
250,525	—	375,800	57,231.00	35%	250,525
375,800	—		101,077.25	37%	375,800

2025 HEAD OF HOUSEHOLD

Taxable Income					
Over		But Not Over	Pay +	% on Excess	of the amount over
\$0	—	17,000	\$0	10%	\$0
17,000	—	64,850	1,700.00	12%	17,000
64,850	—	103,350	7,442.00	22%	64,850
103,350	—	197,300	15,912.00	24%	103,350
197,300	—	250,500	38,460.00	32%	197,300
250,500	—	626,350	55,484.00	35%	250,500
626,350	—		187,031.50	37%	626,350

2025 NET INVESTMENT INCOME TAX

The net investment income tax is applied at a rate of 3.8%.

Individuals

Applied to the lesser of:

- the net investment income, or
- the excess of modified adjusted gross income over the following threshold amounts:
 - \$250,000 for married filing jointly or qualifying widow(er) with dependent child
 - \$125,000 for married filing separately
 - \$200,000 in all other cases

Estates & Trusts

Applied to the lesser of:

- the undistributed net investment income, or
- the excess of:
 - the adjusted gross income over \$15,650

2025 ADDITIONAL MEDICARE TAX

The additional Medicare tax is applied at a rate of 0.9%.

Filing Status	Threshold Amount
Married filing jointly	\$250,000
Married filing separately	\$125,000
Single, Head of household, or Qualifying widow(er)	\$200,000

2025 LONG-TERM CAPITAL GAINS RATES

Maximum Long-Term Capital Gain Tax Rate	Single		Married Filing Jointly		Head of Household		Married Filing Separately		Trusts and Estates	
0%	\$0	\$48,350	\$0	\$96,700	\$0	\$64,750	\$0	\$48,350	\$0	\$3,250
15%	\$48,351	\$533,400	\$96,701	\$600,050	\$64,751	\$566,700	\$48,351	\$300,000	\$3,251	\$15,900
20%	\$533,401	or more	\$600,051	or more	\$566,701	or more	\$300,001	or more	\$15,901	or more

25%	IRC Section 1250 depreciation recapture
28%	Collectibles

2025 CORPORATE INCOME TAX RATES

Taxable Income					
Over	But Not Over	Pay	+	% on Excess	of the amount over
\$0 —	No limit	\$0		21%	\$0

2025 ESTATES AND NON-GRANTOR TRUSTS INCOME TAX RATES

Taxable Income					
Over	But Not Over	Pay	+	% on Excess	of the amount over
\$0 —	3,150	\$0		10%	\$0
3,150 —	11,450	315.00		24%	3,150
11,450 —	15,650	2,307.00		35%	11,450
15,650 —		3,777.00		37%	15,650

2025 STANDARD DEDUCTIONS

Standard Deduction*:

Single	\$15,000
Married filing jointly and Qualifying widow	\$30,000
Married filing separately	\$15,000
Head of household	\$22,500

*increased by:

\$1,600 for each married taxpayer age 65 or older or blind (\$3,200 if both 65 and blind)

\$2,000 for a single taxpayer age 65 or older or blind (\$4,000 if both 65 and blind)

2025 RETIREMENT PLAN LIMITS & PHASE-OUTS

Elective deferrals 401(k), 403(b), 457, and SARSEPs	\$23,500
Catch-up contribution	\$7,500
Catch-up contribution (ages 60-63)	\$11,250
Maximum annual contribution - defined contribution plans	\$70,000
Maximum annual contribution - defined benefit plans	\$350,000
SIMPLE plan elective deferral limit	\$16,500
Catch-up contribution	\$3,500
Catch-up contribution (ages 60-63)	\$5,250
Maximum includible compensation	\$350,000
Highly compensated employee	\$160,000
Look-back to 2024	\$155,000
Look-back to 2023	\$150,000
Key employee greater than 5% owners (top-heavy plan)	greater than \$230,000
IRA or Roth IRA contribution limit	\$7,000
IRA or Roth IRA catch-up contribution	\$1,000
IRA deduction phaseout for active participants	
Single, Head of household	\$79,000 — \$89,000
Married filing jointly	\$126,000 — \$146,000
Married filing separately	\$0 — \$10,000
Spousal IRA	\$236,000 — \$246,000
Roth IRA phaseout	
Single	\$150,000 — \$165,000
Married filing jointly	\$236,000 — \$246,000
Married filing separately	\$0 — \$10,000
Qualified Charitable Distribution Limit	\$108,000

2025 ESTATE AND GIFT TAX RATES & EXEMPTIONS

Applicable credit amount for gift/estate taxes	\$5,541,800
Applicable exclusion amount	\$13,990,000
Maximum estate/gift tax rate	40%
Generation-Skipping Transfer Tax (GSTT) Rate	40%
Gift tax annual exclusion	\$19,000

2025 SOCIAL SECURITY WAGE BASE & EARNINGS LIMITS

Wage base	\$176,100
Earnings limitations:	
Below Full Retirement Age	\$23,400
Year attaining Full Retirement Age	\$62,160

SOCIAL SECURITY FULL RETIREMENT AGES

Year of Birth	Social Security Full Retirement Age
1943 - 1954	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

*Note: If your birthday is on January 1st, your benefits are determined as if your birthday was in the previous year.

2025 HEALTH SAVINGS ACCOUNT LIMITS

High-Deductible Health Plan Minimum Deductible Amounts	
Single	\$1,650
Family	\$3,300
High-Deductible Health Plan Maximum Out-of-Pocket Limits	
Single	\$8,300
Family	\$16,600
Health Savings Account Contribution Maximums	
Single	\$4,300
Family	\$8,550
Catch-Up Contributions (age 55 or older)	\$1,000

2025 EDUCATION PHASE OUTS			
EE bonds for education - exclusion phase outs			
Single	\$99,500	—	\$114,500
Married filing jointly	\$149,250	—	\$179,250
Coverdell Education Savings Account - contribution phase outs			
Single	\$95,000	—	\$110,000
Married filing jointly	\$190,000	—	\$220,000
Lifetime Learning Credit - AGI phase outs			
Single	\$80,000	—	\$90,000
Married filing jointly	\$160,000	—	\$180,000
American Opportunity Tax Credit - AGI phase outs			
Single	\$80,000	—	\$90,000
Married filing jointly	\$160,000	—	\$180,000
Education loan interest deduction - AGI phase outs			
Single	\$85,000	—	\$100,000
Married filing jointly	\$170,000	—	\$200,000

2025 ALTERNATIVE MINIMUM TAX (AMT) EXEMPTIONS, PHASE OUTS & RATES		
Filing Status	Exemption	AMTI Phase Out
Single & Head of household	\$88,100	\$626,350
Married filing jointly	\$137,000	\$1,252,700
Married filing separately	\$68,650	\$626,350
Trusts and estates	\$30,700	\$102,450

2025 AMT RATES		
MFJ, HOH or Single - AMTI up to	\$239,100	26%
MFJ, HOH or Single - AMTI above	\$239,100	28%
MFS - AMTI up to	\$119,550	26%
MFS - AMTI above	\$119,550	28%

2025 CHILD TAX CREDIT

Modified AGI Beginning Phase-Out Range for Child Tax Credit

Single/Head of Household or Married Filing Separately	\$200,000
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Married Filing Jointly	\$400,000
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Phase-out complete when MAGI exceeds applicable threshold by	\$40,000 per child
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