



2020 Federal Tax Information

A reference guide for individuals

This guide includes the Internal Revenue Service (IRS) declared tax rate schedules, tax tables and cost of living adjustments for certain tax items and provisions.

The information provided is not written or intended as specific tax or legal advice. MassMutual, its subsidiaries, employees, and representatives are not authorized to give tax or legal advice. Individuals are encouraged to seek advice from their own tax or legal counsel. Individuals involved in the estate planning process should work with an estate planning team, including their own personal legal or tax counsel.

Federal law provides for inflation adjustments to many important amounts used in personal, business and financial planning, including tax brackets, standard deductions, personal exemptions, retirement plan contributions, Social Security benefits, and Medicare premiums. This document provides current information on those amounts and serves as a reference for other important financial information.

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This information is current as of December 3, 2019. Please refer to www.irs.gov for the most up-to-date information, as changes could occur after this date.

STANDARD DEDUCTIONS AND PERSONAL AND DEPENDENCY EXEMPTIONS

	2020	2019
Standard deduction for single individuals	\$12,400	\$12,200
Standard deduction for joint returns or surviving spouses	\$24,800	\$24,400
Standard deduction for heads of households	\$18,650	\$18,350
Standard deduction for married individuals filing separate returns	\$12,400	\$12,200
Additional standard deduction for married taxpayers age 65 or older or blind ¹	\$ 1,300	\$ 1,300
Additional standard deduction for single taxpayers age 65 or older or blind ¹	\$ 1,650	\$ 1,650
Personal and dependency exemptions	Suspended through the year 2025	
Phaseout of itemized deductions and personal exemptions begins at:	Suspended through the year 2025	

J = Married Filing Jointly

H = Head of Household

S = Single

MFS = Married Filing Separately

¹ Taxpayers who are both age 65 and blind may claim twice the amount indicated as their additional standard deduction.

2020 FEDERAL INDIVIDUAL INCOME TAX RATES

If filing status is **Single**

taxable income is		Tax is	% on + excess	of the amount over
over	but not over			
\$ 0	\$ 9,875	\$ 0.00	10%	\$ 0
9,875	40,125	987.50	12%	9,875
40,125	85,525	4,617.50	22%	40,125
85,525	163,300	14,605.50	24%	85,525
163,300	207,350	33,271.50	32%	163,300
207,350	\$518,400	47,367.50	35%	207,350
\$518,400	.....	\$156,235.00	37%	\$518,400

If filing status is **Married Filing Jointly** or **Surviving Spouses**

taxable income is		Tax is	% on + excess	of the amount over
over	but not over			
\$ 0	\$ 19,750	\$ 0.00	10%	\$ 0
19,750	80,250	1,975.00	12%	19,750
80,250	171,050	9,235.00	22%	80,250
171,050	326,600	29,211.00	24%	171,050
326,600	414,700	66,543.00	32%	326,600
414,700	\$622,050	94,735.00	35%	414,700
\$622,050	.....	\$167,307.50	37%	\$622,050

If filing status is **Married Filing Separately**

taxable income is		Tax is	% on + excess	of the amount over
over	but not over			
\$ 0	\$ 9,875	\$ 0.00	10%	\$ 0
9,875	40,125	987.50	12%	9,875
40,125	85,525	4,617.50	22%	40,125
85,525	163,300	14,605.50	24%	85,525
163,300	207,350	33,271.50	32%	163,300
207,350	\$311,025	47,367.50	35%	207,350
\$311,025	.....	\$ 83,653.75	37%	\$311,025

If filing status is **Head of Household**

taxable income is		Tax is	% on + excess	of the amount over
over	but not over			
\$ 0	\$ 14,100	\$ 0.00	10%	\$ 0
14,100	53,700	1,410.00	12%	14,100
53,700	85,500	6,162.00	22%	53,700
85,500	163,300	13,158.00	24%	85,500
163,300	207,350	31,830.00	32%	163,300
207,350	\$518,400	45,926.00	35%	207,350
\$518,400	.....	\$154,793.50	37%	\$518,400

If filing status is for **Estates and Trusts**

taxable income is		Tax is	% on + excess	of the amount over
over	but not over			
\$ 0	\$ 2,600	\$ 0.00	10%	\$ 0
2,600	9,450	260.00	24%	2,600
9,450	\$ 12,950	1,904.00	35%	9,450
\$ 12,950	.....	\$ 3,129.00	37%	\$ 12,950

2019 FEDERAL INDIVIDUAL INCOME TAX RATES

If filing status is **Single**

taxable income is		Tax is	% on	of the
over	but not over				+ excess	amount over
\$ 0	\$ 9,700	\$ 0.00	10%	\$ 0
9,700	39,475	970.00	12%	9,700
39,475	84,200	4,543.00	22%	39,475
84,200	160,725	14,382.50	24%	84,200
160,725	204,100	32,748.50	32%	160,725
204,100	\$510,300	46,628.50	35%	204,100
\$510,300	.....	\$153,798.50	37%	\$510,300

If filing status is **Married Filing Jointly or Surviving Spouses**

taxable income is		Tax is	% on	of the
over	but not over			
\$ 0	\$ 19,400	\$ 0.00	10%	\$ 0
19,400	78,950	1,940.00	12%	19,400
78,950	168,400	9,086.00	22%	78,950
168,400	321,450	28,765.00	24%	168,400
321,450	408,200	65,497.00	32%	321,450
408,200	\$612,350	93,257.00	35%	408,200
\$612,350	.....	\$164,709.50	37%	\$612,350

If filing status is **Married Filing Separately**

taxable income is		Tax is	% on	of the
over	but not over				+ excess	amount over
\$ 0	\$ 9,700	\$ 0.00	10%	\$ 0
9,700	39,475	970.00	12%	9,700
39,475	84,200	4,543.00	22%	39,475
84,200	160,725	14,382.50	24%	84,200
160,725	204,100	32,748.50	32%	160,725
204,100	\$306,175	46,628.50	35%	204,100
\$306,175	.....	\$ 82,354.75	37%	\$306,175

If filing status is **Head of Household**

taxable income is		Tax is	% on	of the
over	but not over			
\$ 0	\$ 13,850	\$ 0.00	10%	\$ 0
13,850	52,850	1,385.00	12%	13,850
52,850	84,200	6,065.00	22%	52,850
84,200	160,700	12,962.00	24%	84,200
160,700	204,100	31,322.00	32%	160,700
204,100	\$510,300	45,210.00	35%	204,100
\$510,300	.....	\$152,380.00	37%	\$510,300

If filing status is for **Estates and Trusts**

taxable income is		Tax is	% on	of the
over	but not over				+ excess	amount over
\$ 0	\$ 2,600	\$ 0.00	10%	\$ 0
2,600	9,300	260.00	24%	2,600
9,300	\$ 12,750	1,868.00	35%	9,300
\$ 12,750	.....	\$ 3,075.50	37%	\$ 12,750

2020 CAPITAL GAINS BRACKETS AND DIVIDEND INCOME

	0% rate up to:	15% rate begins at:	20% rate begins at:
J	\$80,000	\$80,001	\$496,601
MFS	\$40,000	\$40,001	\$248,301
S	\$40,000	\$40,001	\$441,451
H	\$53,600	\$53,601	\$469,051
ET	\$ 2,650	\$ 2,651	\$ 13,151

2019 CAPITAL GAINS BRACKETS AND DIVIDEND INCOME

	0% rate up to:	15% rate begins at:	20% rate begins at:
J	\$78,750	\$78,751	\$488,851
MFS	\$39,375	\$39,376	\$244,426
S	\$39,375	\$39,376	\$434,551
H	\$52,750	\$52,751	\$461,701
ET	\$ 2,650	\$ 2,651	\$ 12,951

J = Married Filing Jointly; S = Single; H = Head of Household;
MFS = Married Filing Separately; ET = Estates and Trusts

CHILD TAX CREDIT

\$2,000 (2020) per child under 17 at end of year, reduced by \$50 for every \$1,000 of adjusted gross income (AGI) above phaseout:

	2020/2019
Credit for Children	\$ 2,000
Credit for Other Family Members	\$ 500
Phaseout – Married Filing Jointly	Over \$400,000
Phaseout – Single, Head of Household	Over \$200,000
Married Filing Separately	Over \$200,000

ADOPTION CREDIT

2020	Maximum \$14,300, phaseout range of \$214,520 – \$254,520
2019	Maximum \$14,080, phaseout range of \$211,160 – \$251,160

3.8% NET INVESTMENT INCOME TAX

Imposed on the lesser of net investment income or modified adjusted gross income (MAGI) that exceeds the threshold amount shown:

Married Filing Jointly	\$250,000
Single, Head of Household	\$200,000
Married Filing Separately	\$125,000
Estates and Trusts	2020 - \$12,950 2019 - \$12,750

TAX BENEFITS FOR EDUCATION

Tax Benefit	Basic Rule	2020 AGI/MAGI Phaseout Range	2019 AGI/MAGI Phaseout Range
Savings bond income exclusion	Must be used to pay qualified higher education expenses	J: \$123,550– \$153,550 O: \$ 82,350– \$ 97,350	J: \$121,600– \$151,600 O: \$ 81,100– \$ 96,100
Student loan interest deduction	Deductible up to \$2,500	J: \$140,000– \$170,000 O: \$ 70,000– \$ 85,000	J: \$140,000– \$170,000 O: \$ 70,000– \$ 85,000
American Opportunity Tax Credit (per qualifying student)	100% of first \$2,000 of qualifying expenses plus 25% of next \$2,000	J: \$160,000– \$180,000 O: \$ 80,000– \$ 90,000	J: \$160,000– \$180,000 O: \$ 80,000– \$ 90,000
Lifetime Learning Credit (per taxpayer regardless of the number of students)	20% of first \$10,000 of qualifying expenses	J: \$118,000– \$138,000 O: \$ 59,000– \$ 69,000	J: \$116,000– \$136,000 O: \$ 58,000– \$ 68,000

J = Married Filing Jointly; O = All Other Filers
AGI used may be subject to modifications.

ALTERNATIVE MINIMUM TAX

Individuals: The alternative minimum tax (AMT) is a tax designed to reduce the favorable tax treatment provided by certain income exclusions and deductions or when income is taxable. Individual taxpayers pay the greater of (1) the AMT or (2) the regular income tax.

Effective in 2018 and later years, the Alternative Minimum Tax has been repealed for C Corporations.

Individual Alternative Minimum Tax Rates	2020	2019
26% up to	J, S, H, ET: \$197,900 MFS: \$ 98,950	J, S, H, ET: \$ 194,800 MFS: \$ 97,400
28% rate over	J, S, H, ET: \$197,900 MFS: \$ 98,950	J, S, H, ET: \$194,800 MFS: \$ 97,400
Exemption Amounts	J: \$113,400 S, H: \$ 72,900 MFS: \$ 56,700 ET: \$ 25,400	J: \$111,700 S, H: \$ 71,700 MFS: \$ 55,850 ET: \$ 25,000
Phaseout of AMT exemption amount begins at	J: \$1,036,800 S, H: \$ 518,400 MFS: \$ 518,400 ET: \$ 84,800	J: \$1,020,600 S, H: \$ 510,300 MFS: \$ 510,300 ET: \$ 83,500
Kiddie tax exemption amount (child's earned income plus) ²	\$7,900	\$7,750

J = Married Filing Jointly; **S** = Single; **H** = Head of Household;
MFS = Married Filing Separately; **ET** = Estates and Trusts

²The kiddie tax exemption amount cannot exceed the exemption amount for a single taxpayer.

KIDDIE TAX

	2020	2019
No tax on first	\$1,100	\$1,100
Taxed at child's tax rate on next	\$1,100	\$1,100
Above \$2,200 for 2020 or \$2,200 for 2019, use rate table for	Trust & Estates	Trusts & Estates

CORPORATE INCOME TAX RATE

The corporate income tax rate is a flat 21% for all corporations. There is no special rate for personal service corporations.

DEDUCTION FOR PASS-THROUGH ENTITIES

Deduction equal to the lesser of 20% of domestic qualified business income from a pass-through entity or 20% of taxable ordinary income.

Additional limitations apply if taxable income exceeds:

Filing Status	2020 Limit	2019 Limit
S,H,ET	\$163,300	\$160,700
MFS	\$163,300	\$160,725
J	\$326,600	\$321,400

The deduction is phased out for pass-throughs engaged in specialized service trades or businesses based on taxable income.

Filing Status	2020 Limit		2019 Limit	
	Phase-out begins	Deduction eliminated above	Phase-out begins	Deduction eliminated above
S,H,ET	\$163,300	\$213,300	\$160,700	\$210,700
MFS	\$163,300	\$213,300	\$160,725	\$210,725
J	\$326,600	\$426,600	\$321,400	\$421,400

J = Married Filing Jointly; S = Single; H = Head of Household; MFS = Married Filing Separately; ET = Estates and Trusts

QUALIFIED LONG TERM CARE INSURANCE PREMIUMS

Qualified long term care insurance premiums qualify as medical expense itemized deductions, subject to limitations based on the insured's age.

Attained Age	2020 Limit	2019 Limit
40 or less	\$ 430	\$ 420
More than 40 through 50	\$ 810	\$ 790
More than 50 through 60	\$1,630	\$1,580
More than 60 through 70	\$4,350	\$4,220
Older than 70	\$5,430	\$5,270

QUALIFIED PLAN BENEFIT, CONTRIBUTION, AND COMPENSATION LIMITS

Type of Limit	2020	2019
Defined benefit plan maximum annual benefit	\$230,000	\$225,000
Maximum annual addition to defined contribution plans ³	\$ 57,000	\$ 56,000
Covered compensation limit	\$285,000	\$280,000
Minimum compensation amount for SEP plan participation	\$ 600	\$ 600
Compensation level for highly compensated employees (HCEs other than 5% owners)	\$130,000	\$125,000
Compensation level for key employees other than 5% owners	\$185,000 (Officers) \$150,000* (1% Owner)	\$180,000 (Officers) \$150,000* (1% Owner)

³ In addition, the maximum annual addition cannot exceed 100% of an employee's compensation for the year. An employee's elective deferrals are included in computing the contribution limit and are included in compensation.

IRA AND EMPLOYEE CONTRIBUTION LIMITS

Year	2020	2019	Catch-up limit – age 50 & over*
Traditional and Roth IRAs	\$ 6,000	\$ 6,000	\$1,000
401(k), 403(b), 457(b) plans ⁴	\$19,500	\$19,000	\$6,500/\$6,000
SIMPLE IRA	\$13,500	\$13,000	\$3,000

⁴ Also applies to salary reduction SEPs (SARSEPs)

IRA AND ROTH IRA PHASEOUT RANGES

Deduction for active participants in an Employer plan:

	2020	2019
Married Filing Jointly	\$104,000 – \$124,000	\$103,000 – \$123,000
Single or Head of Household	\$ 65,000 – \$ 75,000	\$ 64,000 – \$ 74,000
Married Filing Separately	\$ 0 – \$ 10,000*	\$ 0 – \$ 10,000*
Individual is Not an Active Participant but Spouse is	\$196,000 – \$206,000	\$193,000 – \$203,000

Roth IRA contribution income limits:

	2020	2019
Married Filing Jointly	\$196,000 – \$206,000	\$193,000 – \$203,000
Single or Head of Household	\$124,000 – \$139,000	\$122,000 – \$137,000
Married Filing Separately	\$ 0 – \$ 10,000 ⁵	\$ 0 – \$ 10,000 ⁵

* Not subject to inflation adjustment

⁵ Phaseout range is not subject to an annual cost-of-living adjustment.

COMPARING TRADITIONAL AND ROTH IRAS

Topic	Traditional IRA	Roth IRA
Income limit	<p>Deductible contributions: Limits apply if individual or spouse is an active participant in employer plan (see previous page)</p> <p>Non-deductible contributions: None</p>	Yes (see phaseout table on previous page)
Deductibility of contributions	Non-participants in an employer plan may deduct the full amount of the allowable contribution. Deduction for participants in a qualified plan (or spouse of a participant) may be limited (see previous page).	Not deductible
Taxation of distributions	<p>Taxable unless non-deductible contributions were made. Non-deductible contributions are allocated prorated to each distribution until fully recovered. If under 59½, 10% early withdrawal penalty tax applies unless the distribution qualifies for one of the following exceptions:</p> <ul style="list-style-type: none"> • Death • Disability • Substantially equal periodic payments • First-time home purchase (limited to \$10,000 lifetime) • Qualified higher education expenses • Qualifying unreimbursed medical expenses • Health insurance if unemployed • Qualified reservist distributions 	<p>Contributions distributed tax-free first. Distributed earnings are tax free if account is held 5 years and distribution is made:</p> <ul style="list-style-type: none"> • On or after age 59½ • At or after death • If disabled • For a first home purchase (limited to \$10,000 lifetime) <p>If under 59½, taxable earnings are subject to the 10% early withdrawal penalty tax unless the distribution qualifies for one of the following exceptions:</p> <ul style="list-style-type: none"> • Death • Disability • Substantially equal periodic payments • First-time home purchase (limited to \$10,000 lifetime) • Qualified higher education expenses • Unreimbursed medical expenses • Health insurance if unemployed • Qualified reservist distributions

HEALTH SAVINGS ACCOUNTS

	2020		2019	
	Individual	Family	Individual	Family
Minimum deductible	\$1,400	\$ 2,800	\$1,350	\$ 2,700
Maximum out-of-pocket limit	\$6,900	\$13,800	\$6,750	\$13,500
Maximum HSA contribution	\$3,550	\$ 7,100	\$3,500	\$ 7,000
Additional contribution for individuals age 55-64*	\$1,000	\$ 2,000 ⁶	\$1,000	\$ 2,000 ⁶

⁶ If both spouses are in age range

FEDERAL GIFT AND ESTATE TAX AMOUNTS

	2020	2019
Annual gift tax exclusion per recipient	\$ 15,000	\$ 15,000
Noncitizen spouse annual gift tax exclusion	\$ 157,000	\$ 155,000
Section 6166 election: Estate tax attributed to qualifying business interest qualifying for 2% interest rate	\$ 1,570,000	\$ 1,550,000
Special use valuation: Maximum decrease in value of qualified property	\$ 1,180,000	\$ 1,160,000
Gift, estate and Generation-skipping tax (GST) exemption amount	\$11,580,000	\$11,400,000
Gift and estate tax credit	\$ 4,577,800	\$ 4,505,800

FEDERAL GIFT, ESTATE TAX AND GST RATES

If Taxable Gift or Estate is		Tentative Tax		
Over	But not over	Tax is:	% on Excess +	of the amount over
\$0	\$10,000	\$0	18%	\$0
10,000	20,000	1,800	20%	10,000
20,000	40,000	3,800	22%	20,000
40,000	60,000	8,200	24%	40,000
60,000	80,000	13,000	26%	60,000
80,000	100,000	18,200	28%	80,000
100,000	150,000	23,800	30%	100,000
150,000	250,000	38,800	32%	150,000
250,000	500,000	70,800	34%	250,000
500,000	750,000	155,800	37%	500,000
750,000	\$1,000,000	248,300	39%	750,000
\$1,000,000	—	\$345,800	40%	\$1,000,000

SOCIAL SECURITY

Maximum compensation subject to FICA taxes	2020	2019
Social Security (Old Age, Survivor, Disability Insurance)	\$137,700	\$132,900
Medicare (Health Insurance)	Unlimited	Unlimited
Earnings required for one credit (maximum 4 credits per year)	\$ 1,410	\$ 1,360

Earnings test	2020	2019
Year before Full Retirement Age (FRA) is reached	\$18,240 (\$1,520/month)	\$17,640 (\$1,470/month)
Year FRA is reached	\$48,600 (\$4,050/month)	\$46,920 (\$3,910/month)
Maximum monthly benefit at FRA	\$ 3,011	\$ 2,861
Cost of living adjustment	1.60%	2.80%

Disability income thresholds (monthly)	2020	2019
Substantial gainful activity if not blind	\$1,260	\$ 1,220
Substantial gainful activity if blind	\$2,110	\$ 2,040
Trial work period	\$ 910	\$ 880
SSI Federal monthly payment standard (Individual/Couple)	\$ 783/ \$1,175	\$ 771/ \$ 1,157
SSI resources limit (Individual/Couple)	\$2,000/ \$3,000	\$ 2,000/ \$ 3,000
SSI student exclusion (Monthly/Annual)	\$1,900/ \$7,670	\$ 1,870/ \$ 7,550

Social Security (OASDI) tax rate:

Employee and employer: 6.2%; self-employed: 12.4%

Health Insurance (HI tax rate):

Employee and employer: 1.45%; self-employed: 2.9%

Employees and self-employed pay an additional 0.9% if earned income exceeds the following: **J**: \$250,000; **S**: \$200,000, **MFS**: \$125,000.

Social Security Full Retirement Age (FRA)	
Year of Birth	FRA
1937 or earlier	65
1938	65, 2 months
1939	65, 4 months
1940	65, 6 months
1941	65, 8 months
1942	65, 10 months
1943-1954	66
1955	66, 2 months
1956	66, 4 months
1957	66, 6 months
1958	66, 8 months
1959	66, 10 months
1960 and later	67

MEDICARE INFORMATION

		2020	2019
Part A	(Hospital Insurance) monthly premium (if not eligible for reduced or premium-free coverage)	\$ 458	\$ 437
	Hospital inpatient deductible (per benefit period)	\$1,408	\$1,364
	Hospital inpatient coinsurance per day (Days 1-60)	\$ 0	\$ 0
	Hospital inpatient coinsurance per day (Days 61-90)	\$ 352	\$ 341
	Hospital inpatient coinsurance per lifetime reserve day (After day 91 of each benefit period, up to 60 days over lifetime)	\$ 704	\$ 682
	Skilled nursing facility coinsurance per day:		
	Days 1-20	\$ 0	\$ 0
	Days 21-100	\$176.00	\$170.50
	After day 100	All costs	All costs
	Hospice care	\$ 0	\$ 0
	Hospice prescription drug co-pay	\$ 5	\$ 5
	Hospice respite care coinsurance	5%	5%
Part B	Medical insurance base premium per month	\$144.60 ⁷	\$135.50 ⁷
	Income threshold for additional premium*	O:\$ 87,000 J:\$174,000	O:\$ 85,000 J:\$170,000
	Deductible per year	\$ 198	\$ 185
	Coinsurance	20%	20%
Part D	Income threshold for additional premium*	O:\$ 87,000 J:\$174,000	O:\$ 85,000 J:\$170,000
	Deductible (cannot exceed)	\$ 435	\$ 415
	Cost threshold for coverage gap (“donut hole”) (combined total spent by enrollee and plan)	\$ 4,020	\$ 3,820
	Enrollee’s cost per prescription during coverage gap after plan discounts	25% brand 25% generic	25% brand 37% generic
	Cost threshold for catastrophic coverage (Participant out-of-pocket amount)	\$9,719.38 (\$6,350 enrollee out of pocket)	\$8,139.54 (\$5,100 enrollee out of pocket)
	Minimum cost-sharing during catastrophic coverage (enrollee pays 5% coinsurance if greater than co-pay shown)	\$8.95 brand \$3.60 generic	\$8.50 brand \$3.40 generic

J = Married Filing Jointly; O = All Other Filers

⁷ Applies to most enrollees. If AGI exceeds a certain amount, the premium is increased. Premium amounts do not include late enrollment penalty.

*Not subject to inflation adjustment.

UNIFORM LIFETIME TABLE

Retired qualified plan participants and IRA owners generally must begin taking distributions by April 1st of the year after the year in which they turn age 70½. The annual required minimum distributions (RMDs) are based upon the joint life expectancy of the participant/IRA owner and a hypothetical beneficiary who is 10 years younger. These factors are found in the Uniform Lifetime Table.

If the sole designated beneficiary on the account is a spouse who is more than 10 years younger, their RMDs are based on an IRS joint life expectancy. This table can be found in Appendix B of IRS Publication 590-B and produces a smaller RMD than the Uniform Lifetime Table.

Age	Distribution Period	Age	Distribution Period
70	27.4	93	9.6
71	26.5	94	9.1
72	25.6	95	8.6
73	24.7	96	8.1
74	23.8	97	7.6
75	22.9	98	7.1
76	22.0	99	6.7
77	21.2	100	6.3
78	20.3	101	5.9
79	19.5	102	5.5
80	18.7	103	5.2
81	17.9	104	4.9
82	17.1	105	4.5
83	16.3	106	4.2
84	15.5	107	3.9
85	14.8	108	3.7
86	14.1	109	3.4
87	13.4	110	3.1
88	12.7	111	2.9
89	12.0	112	2.6
90	11.4	113	2.4
91	10.8	114	2.1
92	10.2	115 and over	1.9

For Use By: Unmarried Owners, Married Owners whose spouses are not more than 10 years younger, and Married Owners whose spouses are not the sole beneficiaries of their IRAs.

Note – Do not use this table for inherited IRAs and qualified plan accounts. The Single Life Table is used for those accounts. It is found in IRS Publication 590-B as Table I of Appendix B.

**Contact your financial professional
directly for additional information
or with any questions.**



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