

2021 Planning Guide

As a family business, The Hollander Group is particularly attuned to the financial needs of high-net-worth families throughout our community. We understand your needs, challenges, and goals, because we have complex lives and family goals as well.

Our job is to employ the most sophisticated advanced planning strategies on your behalf, allowing your decisions and actions in these matters to become simple. Our goal as your trusted financial partner is to make managing your wealth and well-being as easy as possible for you. With our commitment to continuing education in advanced planning strategies, we are always in a position to take advantage of the latest strategies and opportunities in wealth management.

We pride ourselves on the strong, professional relationships we have built with the families we serve. With nearly 80 years of combined wealth management experience, our primary satisfaction remains helping multi-generational families build strong, secure futures and create lasting legacies.

Medicare Is Often Referred to by Its "Parts"

PART A	Covers part of the cost of hospitalization and is free of a monthly premium for those eligible.
PART B	Covers part of the cost of doctor visits and other health care services. Medicare charges a monthly premium for Part B unless special assistance for the poor is provided.
PART C	Covers part of the cost of prescription drugs and is offered through private insurers.

In addition to Medicare, you may also want additional or alternative insurance offered through private insurers.

Supplemental Insurance	Often referred to as Medigap and designed to cover the costs Medicare does not, such as some deductibles, co-payments and coinsurance.
Medicare Advantage Plans	Sometimes referred to as Medicare Part C. They are responsible for delivering all coverage of Parts A and B. Most also offer Part D prescription drug coverage.

Medicare Monthly Premiums

Part A	\$0 / \$259 / \$471
*Free if greater than or equal to 40 quarters; \$252.00 if 30 – 39 quarters; \$458.00 if < 30 quarters	
Part B	\$148.50 – \$504.90

Social Security Age

If you were born in:	Your full retirement age (FRA) is:
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

Maximum Monthly Social Security Retirement Benefit

\$ 3,148	if you reach FRA in 2021
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Maximum Social Security Income Base

\$142,800

Uniform Lifetime Table (Partial)

Age of IRA owner or plan participant	Life expectancy (in years)	Age of IRA owner or plan participant	Life expectancy (in years)
70	27.4	86	14.1
71	26.5	87	13.4
72	25.6	88	12.7
73	24.7	89	12.0
74	23.8	90	11.4
75	22.9	91	10.8
76	22.0	92	10.2
77	21.2	93	9.6
78	20.3	94	9.1
79	19.5	95	8.6
80	18.7	96	8.1
81	17.9	97	7.6
82	17.1	98	7.1
83	16.3	99	6.7
84	15.5	100	6.3
85	14.8	101	5.9

Long-Term Capital Gains Rates Based on Taxable Income

Filing Status	0% rate	15% rate	20% rate
Single	under \$40,400	\$40,400 – \$445,850	over \$445,850
Head of household	under \$54,100	\$54,100 – \$473,750	over \$473,750
Married filing jointly	under \$80,800	\$80,800 – \$501,600	over \$501,600
Estates and trusts	under \$2,700	\$2,700 – \$13,250	over \$13,250



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