**APPENDIX B**

**Income Tax Tables**

**(Tax Years Beginning in 2013 and beyond)**

The American Taxpayer Relief Act of 2012 (ATRA) made the income tax brackets put into place under the Economic Growth and Tax Relief Reconciliation Act (EGTRRA) permanent and added a new top tax bracket for certain high income taxpayers. The permanence of the ATRA provisions eliminated much of the uncertainty faced by taxpayers in previous years.

Under ATRA, for tax years beginning after 2012, individual income tax rates are set at 10%, 15%, 25%, 28%, 33%, 35% and 39.6%.

Below are the 2015 income tax rate brackets. Whenever other decisions are made by Congress, you can find them at [www.TaxFactsUpdates.com](http://www.TaxFactsUpdates.com).

**Individual 2015 Tax Rates**

**Taxable Income**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Tax Rate** | **Single** | **Married Filing** **Jointly** | **Married Filing** **Separately** | **Head of****Household** |
| 10% | $0 to $9,225 | $0 to $18,450 | $0 to $9,225 | $0 to $13,150 |
| 15% | $9,225- $37,450 | $18,450- $74,900 | $9,225- $37,450 | $13,150- $50,200 |
| 25% | $37,450- $90,750 | $74,900- $151,200 | $37,450- $75,000 | $50,200- $129,600 |
| 28% | $90,750- $189,300 | $151,200- $230,450 | $75,600- $115,225 | $129,600- $209,850 |
| 33% | $189,300- $411,500 | $230,450- $411,500 | $115,225- $205,750 | $209,850- $411,500 |
| 35% | $ 411,500- $413,200 | $411,500- $464,850 | $205,750- $232,425 | $411,500- $439,000 |
| 39.6% |  Over $413,200 |  Over $464,850 |  Over $232,425 |  Over $439,000 |

 **Estates and Trusts 2015 Tax Rates**

**Taxable Income**

|  |  |
| --- | --- |
| Tax Rate |  |
| 15% | $0 to $2,500 |
| 25% | $2,500-$5,900 |
| 28% | $5,900- $12,300 |
| 33% | $9,050- $12,300 |
| 39.6% | Over $12,300 |

**2015 Inflation Indexed Amounts**

In April, 2014, the IRS announced, in Revenue Procedure 2014-30, these 2014 inflation indexed amounts:

**Health Savings Accounts.** An HDHP has annual deductible of not less than $1,300 for self-only coverage, $2,600 for family coverage, annual out-of-pocket expenses not exceeding $6,350 for self-only coverage, or $12,900 for family coverage. The maximum annual HSA contribution will increase to $3,350 for self-only coverage and $6,650 for family coverage.

Please refer to Tax Facts Online and Tax Facts Update for further developments.