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The highest sector can increase that supplied to be replied by explicing to recurrent sectorities which page 700.

#8: TAXES IN RETIREMENT

The American Caspaper Assist Act of 2011) made permanent the previous bush tox cuts for all but the top 1 percent of households. Individuals who earn more than \$450,000 and causies who make more than \$450,000 will experience a tox rate increase from 15 to 39.6 percent doing forward in 2015. Furthermore, the tax on capital gains and dividuals was increased to 30 percent from 15 percent for the same occurs three-bods.

On hip of those increases, capital gaves will be subject to an additional E.R percent Medicare too imposed by the Health Care and Education Reconciliation Act of 2018 for single beganning with incomes over \$200,000 (\$250,000 for married becames).

Social Security

Social Security benefits are income tax free for the majority of beneficiaries, reverse, a portion of your benefits may be taxed if your combined income talls written established diventeble. Combined income includes give adjusted gross recome, nontaxable interest and half of your Social Security benefits, flored on Internal Revenue Service (IRS) rules, if you file an individual federal face return and your combined income in ":

- batterium \$25,000 and \$34,000, up to 50 percent of your benefits may be baution.
- -more than \$34,000, up to 95 percent of your harseful may be taxable.

If you file a joint return and you and your topical fame a continued income that is:

- Summers \$12,000 and \$44,000, up to 50 percent of your tenerity may be taxable.
- more than \$44,000, up to it's percent of your benefits may be taughte.

If you are married and file a separate his return, plus will likely pay taken on your benefits.

Antonio Circu

Annuity income from a non-qualified contract is compdened a confination of neturn of principal and earnings, and only the earnings are based as ordinary income, If the annuity is purchased with pre-bas deflars in a qualified contract such as a 400xX or traditional DIA, the entire payout is subject to recome base since the contractions were never based. Note that are within-people baken before age 50 0/2 may be subject to an additional DI percent failural penalty ban.

You may wrall by reconsider your current retirement samings strategy and utilize some of those. Funds to purchase an annuity, which can provide guaranteed income. Guarantees are backed by the claims baying ability of the issuing maurance company.

[&]quot; Mesona, 2013 Sanda to Social Security, 4520 Saltino, Naventino 2015.

[&]quot; Social Security Administration," Navier Security Securi

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