2027 · IMPORTANT NUMBERS

Bridgeview Capital Advisors, Inc.
Investment Management | Financial Planning | Tax Planning

FEDERAL INCOME TAX

Rates apply to taxable income (i.e., income after deductions).

TAX RATE	MFJ	SINGLE	ESTATES & TRUSTS
10%	$0 - $25,600	$0 - $12,800	$0 - $3,400
12%	$25,601 - $104,050	$12,801 - $52,025	-
22%	$104,051 - $218,250	$52,026 - $109,125	-
24%	$218,251 - $416,650	$109,126 - $208,325	$3,401 - $12,100
32%	$416,651 - $529,100	$208,326 - $264,550	-
35%	$529,101 - $793,650	$264,551 - $661,375	$12,101 - $16,500
37%	Over $793,650	Over $661,375	Over $16,500

ALTERNATIVE MINIMUM TAX	MFJ	SINGLE
Exemption Amount	$144,700	$93,000
28% Tax Rate Applies To Income Over	$252,500	$252,500
Exemption Phaseout Threshold	$1,031,900	$515,950
Exemption Elimination	$1,321,300	$701,950

LONG–TERM CAPITAL GAINS TAX

Rates apply to LTCGs and qualified dividends, and are based on taxable income.

TAX RATE	0% RATE	15% RATE	20% RATE
MFJ	≤ $102,100	$102,101 - $633,600	> $633,600
Single	≤ $51,050	$51,051 - $563,200	> $563,200
Estates/Trusts	≤ $3,400	$3,401 - $16,750	> $16,750

3.8% NET INVESTMENT INCOME TAX

Paid on the lesser of net investment income or excess of MAGI over:

MFJ	$250,000	Single	$200,000

TAX CREDITS FOR CHILDREN

TYPE	AMOUNT	PHASEOUT RANGE
Child Tax Credit (Under 17)	$2,300 ($1,800 refundable)	Begins at $200,000 (single) Begins at $400,000 (MFJ)
Child and Dependent Care	20–50% of the first $3,000 in qualified expenses (or the first $6,000 if you have 2 or more children)	

STANDARD DEDUCTION

FILING STATUS		ADDITIONAL (AGE 65/OLDER OR BLIND)	
MFJ	$33,200	Married (Each Eligible Spouse)	$1,700
Single	$16,600	Unmarried (Single, HOH)	$2,100

ITEMIZED DEDUCTIONS (SCHEDULE A)

TYPE	AMOUNT	PHASEOUT RANGE
SALT	$10,000 - $40,804	$510,050 - $612,730 (single or MFJ)[1]

NON-ITEMIZED BELOW-THE-LINE DEDUCTIONS

TYPE	AMOUNT	PHASEOUT RANGE
Senior (65+)	$6,000 (per eligible individual)	$75,000 - $175,000 (single) $150,000 - $250,000 (MFJ)
Charitable	$1,000 (single) $2,000 (MFJ)	N/A
Overtime	$12,500 (single) $25,000 (MFJ)	$150,000 - $275,000 (single) $300,000 - $550,000 (MFJ)
Tips	$25,000 (single or MFJ)	$150,000 - $400,000 (single) $300,000 - $550,000 (MFJ)
Car Loan Interest	$10,000 (on US-assembled vehicles)	$100,000 - $150,000 (single) $200,000 - $250,000 (MFJ)
QBI	Up to 20% of QBI ($415 minimum)	$208,300 - $283,300 (single)[2] $416,600 - $566,600 (MFJ)[2]

TAX CREDITS & DEDUCTIONS FOR EDUCATION

TYPE	AMOUNT	PHASEOUT RANGE
American Opportunity	100% (first $2,000) 25% (next $2,000)	$80,000 - $90,000 (single) $160,000 - $180,000 (MFJ)
Lifetime Learning	20% (first $10,000)	$80,000 - $90,000 (single) $160,000 - $180,000 (MFJ)
Student Loan Interest	$2,500	$90,000 - $105,000 (single) $180,000 - $210,000 (MFJ)

ESTATE & GIFT TAX

LIFETIME EXEMPTION	TAX RATE	GIFT TAX ANNUAL EXCLUSION
$15,480,000	40%	$20,000

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RETIREMENT PLANS	
ELECTIVE DEFERRALS (401(K), 403(B), 457)	
Contribution Limit	$25,500
Catch Up (Age 50+)	$8,500
Catch Up (Ages 60–63)	$11,750
403(b) Additional Catch Up (15+ Years of Service)	$3,000
DEFINED CONTRIBUTION PLAN	
Eligible Compensation Limit	$375,000
Limit Per Participant	$75,000
DEFINED BENEFIT PLAN (MAX ANNUAL BENEFIT)	$300,000
SIMPLE IRA	
Contribution Limit	$17,500 ($19,100, if eligible for 10% increase)
Catch Up (Age 50+)	$4,000 ($3,850, if eligible for 10% increase)
Catch Up (Ages 60–63)	$5,250
SEP IRA	
Maximum % of Comp (Adj. Net Earnings If Self–Employed)	25%
Contribution Limit	$75,000
Minimum Compensation	$800
TRADITIONAL IRA & ROTH IRA CONTRIBUTIONS	
Contribution Limit	$7,500
Catch Up (Age 50+)	$1,100
ROTH IRA ELIGIBILITY	
Single MAGI Phaseout	$158,000 - $173,000
MFJ MAGI Phaseout	$250,000 - $260,000
TRADITIONAL IRA DEDUCTIBILITY (IF COVERED BY WORK PLAN)	
Single MAGI Phaseout	$83,000 - $93,000
MFJ MAGI Phaseout	$133,000 - $153,000
MFJ (If Only Spouse Is Covered)	$250,000 - $260,000
QUALIFIED LONGEVITY ANNUITY CONTRACT	$220,000 (lifetime limit)
QUALIFIED CHARITABLE DISTRIBUTION	$114,000 (per year)

SOCIAL SECURITY			
Wage Base	$192,300	**EARNINGS LIMIT**	
Medicare	No Limit	Below FRA	$25,560
COLA	3.6%	Reaching FRA	$67,920
Full Retirement Age	Age 67 (if born in 1960 or later)		

PROVISIONAL INCOME	MFJ	SINGLE
0% Taxable	< $32,000	< $25,000
50% Taxable	$32,000 - $44,000	$25,000 - $34,000
85% Taxable	> $44,000	> $34,000

MEDICARE PREMIUMS & IRMAA SURCHARGE		
Part B Premium	$209.40	
Part A Premium	Less than 30 Credits: $597	30-39 Credits: $328

YOUR 2025 MAGI WAS:		IRMAA SURCHARGE:	
MFJ	Single	Part B	Part D
$224,000 or less	$112,000 or less	–	–
$224,001 - $282,000	$112,001 - $141,000	$83.70	$15.40
$282,001 - $354,000	$141,001 - $177,000	$209.40	$39.70
$354,001 - $424,000	$177,001 - $212,000	$335.00	$64.00
$424,001 - $749,999	$212,001 - $499,999	$460.60	$88.30
$750,000 or more	$500,000 or more	$502.40	$96.40

HEALTH SAVINGS ACCOUNT			
COVERAGE	**CONTRIBUTION**	**MINIMUM ANNUAL DEDUCTIBLE**	**MAX. OUT–OF–POCKET EXPENSE**
Individual	$4,500	$1,750	$8,700
Family	$9,000	$3,500	$17,400
Age 55+ Catch Up	$1,000	–	–

FLEXIBLE SPENDING ACCOUNTS	
Health Care FSA (or LPFSA)	$3,500 ($700 carryover limit)
Dependent Care FSA	$7,500

TRUMP ACCOUNT	
Contribution Limit (Under 18)	$5,000

[1]Even with the SALT deduction phaseout, itemizers are still entitled to a minimum $10,000 SALT deduction.
[2]This QBI phaseout range applies only to SSTBs. Non-SSTBs use a separate, more complex phaseout.

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Meet Your Advisor

As a Certified Financial Planner® and owner of Bridgeview Capital Advisors, Inc., David is responsible for advising clients in the areas of investment management, financial planning, and tax planning. David brings together all aspects of his clients' finances while incorporating their goals and objectives, both personal and financial.



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