

e-Pocket TAX TABLES 2011 and 2012

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2011 INCOME AND PAYROLL TAX RATES

amounts rounded to the nearest whole dollar

SINGLE TAXPAYER RATES

Taxable Income		Tax before Credits		
Over	But not over	Flat amount	+%	Of excess over
0	\$ 8,500	0	10%	0
\$ 8,500	34,500	\$ 850	15%	\$ 8,500
34,500	83,600	4,750	25%	34,500
83,600	174,400	17,025	28%	83,600
174,400	379,150	42,449	33%	174,400
379,150	—	110,017	35%	379,150

TRUSTS AND ESTATES RATES

Taxable Income		Tax before Credits		
Over	But not over	Flat amount	+%	Of excess over
0	\$ 2,300	0	15%	0
\$ 2,300	5,450	\$ 345	25%	\$ 2,300
5,450	8,300	1,133	28%	5,450
8,300	11,350	1,931	33%	8,300
11,350	—	2,937	35%	11,350

HEAD OF HOUSEHOLD RATES

Taxable Income		Tax before Credits		
Over	But not over	Flat amount	+%	Of excess over
0	\$ 12,150	0	10%	0
\$ 12,150	46,250	\$ 1,215	15%	\$ 12,150
46,250	119,400	6,330	25%	46,250
119,400	193,350	24,618	28%	119,400
193,350	379,150	45,324	33%	193,350
379,150	—	106,638	35%	379,150

SOCIAL SECURITY PAYROLL TAX

	Maximum Taxable Wage Base	Tax Rate	Maximum Tax
Employee	\$106,800	4.2%	\$ 4,486
Self-Employed	106,800	10.4%	11,107

MARRIED FILING JOINTLY RATES

Taxable Income		Tax before Credits		
Over	But not over	Flat amount	+%	Of excess over
0	\$ 17,000	0	10%	0
\$ 17,000	69,000	\$ 1,700	15%	\$ 17,000
69,000	139,350	9,500	25%	69,000
139,350	212,300	27,088	28%	139,350
212,300	379,150	47,514	33%	212,300
379,150	—	102,574	35%	379,150

MEDICARE PART A PAYROLL TAX

	Maximum Taxable Wage Base	Tax Rate	Maximum Tax
Employee	Unlimited	1.45%	—
Self-Employed	Unlimited	2.90%	—

MARRIED FILING SEPARATELY RATES

Taxable Income		Tax before Credits		
Over	But not over	Flat amount	+%	Of excess over
0	\$ 8,500	0	10%	0
\$ 8,500	34,500	\$ 850	15%	\$ 8,500
34,500	69,675	4,750	25%	34,500
69,675	106,150	13,544	28%	69,675
106,150	189,575	23,757	33%	106,150
189,575	—	51,287	35%	189,575

2012 INCOME AND PAYROLL TAX RATES

amounts rounded to the nearest whole dollar

SINGLE TAXPAYER RATES

Taxable Income		Tax before Credits		
Over	But not over	Flat amount	+%	Of excess over
0	\$ 8,700	0	10%	0
\$ 8,700	35,350	\$ 870	15%	\$ 8,700
35,350	85,650	4,868	25%	35,350
85,650	178,650	17,443	28%	85,650
178,650	388,350	43,483	33%	178,650
388,350	—	112,684	35%	388,350

TRUSTS AND ESTATES RATES

Taxable Income		Tax before Credits		
Over	But not over	Flat amount	+%	Of excess over
0	\$ 2,400	0	15%	0
\$ 2,400	5,600	\$ 360	25%	\$ 2,400
5,600	8,500	1,160	28%	5,600
8,500	11,650	1,972	33%	8,500
11,650	—	3,012	35%	11,650

HEAD OF HOUSEHOLD RATES

Taxable Income		Tax before Credits		
Over	But not over	Flat amount	+%	Of excess over
0	\$ 12,400	0	10%	0
\$ 12,400	47,350	\$ 1,240	15%	\$ 12,400
47,350	122,300	6,483	25%	47,350
122,300	198,050	25,220	28%	122,300
198,050	388,350	46,430	33%	198,050
388,350	—	109,229	35%	388,350

SOCIAL SECURITY PAYROLL TAX

	Maximum Taxable Wage Base	Tax Rate	Maximum Tax
Employee	\$110,100	4.2%	\$ 6,459
Self-Employed	110,100	10.4%	13,285

The 2% reduction in employment tax rates for employees and the self-employed has been extended through February 29, 2012. However, tax savings resulting from the 2% reduction will be recaptured from higher income taxpayers – there is a tax of 2% imposed on income in excess of \$18,350 (and not greater than \$110,100) earned between January 1, 2012 and February 29, 2012.

Unless Congress acts, the 2% reduction expires on March 1, 2012: once again, the tax rate for employees will be 6.2%, and the tax rate for the self-employed will be 12.4%.

MARRIED FILING JOINTLY RATES

Taxable Income		Tax before Credits		
Over	But not over	Flat amount	+%	Of excess over
0	\$ 17,400	0	10%	0
\$ 17,400	70,700	\$ 1,740	15%	\$ 17,400
70,700	142,700	9,735	25%	70,700
142,700	217,450	27,735	28%	142,700
217,450	388,350	48,665	33%	217,450
388,350	—	105,062	35%	388,350

MEDICARE PART A PAYROLL TAX

	Maximum Taxable Wage Base	Tax Rate	Maximum Tax
Employee	Unlimited	1.45%	—
Self-Employed	Unlimited	2.90%	—

MARRIED FILING SEPARATELY RATES

Taxable Income		Tax before Credits		
Over	But not over	Flat amount	+%	Of excess over
0	\$ 8,700	0	10%	0
\$ 8,700	35,350	\$ 870	15%	\$ 8,700
35,350	71,350	4,868	25%	35,350
71,350	108,725	13,868	28%	71,350
108,725	194,175	24,333	33%	108,725
194,175	—	52,531	35%	194,175

CORPORATIONS (FOR ALL TAX YEARS SINCE 1993)

If Taxable Income is:

Over	But not over	Flat amount	+	%	Of excess over
\$ 0	\$ 50,000	\$ 0	15%		\$ 0
50,000	75,000	7,500	25%		50,000
75,000	100,000	13,750	34%		75,000
100,000	335,000	22,250	39%		100,000
335,000	10,000,000	113,900	34%		335,000
10,000,000	15,000,000	3,400,000	35%		10,000,000
15,000,000	18,333,333	5,150,000	38%		15,000,000
18,333,333		6,416,667	35%		18,333,333

ALTERNATIVE MINIMUM TAX

Taxpayers are subject to an “alternative minimum tax” (AMT) instead of the regular income tax when they have substantial “preference income.” This is income that is treated favorably under the regular income tax. Basically, the taxpayer must pay whichever tax is higher — the regular tax or the AMT.

Filing Status	2011 Exemption	2012 Exemption
Single or head of household	\$48,450	\$33,750
Married filing jointly	\$74,450	\$45,000
Married filing separately	\$37,225	\$22,500

The exemption amounts are phased out for higher-income taxpayers.

AMT Income in Excess of Exemption	AMT Rate
First \$175,000*	26%
Above \$175,000*	28%

*\$87,500 for married persons filing separately.

KIDDIE TAX (UNDER AGE 19 WITH UNEARNED INCOME)

	2011	2012	Income Tax Bracket
First	\$950	\$950	No Tax
Next	\$950	\$950	Child's Bracket
Amounts Over	\$1,900	\$1,900	Parent's Bracket

The “kiddie tax” applies to: a) a child under age 18; b) a child age 18 whose earned income does not exceed one-half of his or her support; or c) a child age 19-23 whose earned income does not exceed one-half of his or her support, and who is a full-time student. Furthermore, the child does not file a joint income tax return and has at least one living parent at the end of the tax year.

INCOME TAXATION OF SOCIAL SECURITY BENEFITS

Retired taxpayers with incomes over certain threshold amounts are subject to income tax on their Social Security retirement benefits. The special tax base for determining whether a taxpayer's benefits are subject to tax equals one-half of Social Security benefits, plus all other income, including tax-exempt income. The dollar thresholds below are not indexed to inflation.

Filing Status	Tax Base	% of Benefits Taxed
Single or head of household	\$25,000 - \$34,000	50%
	Over \$34,000	85%
Married filing jointly	\$32,000 - \$44,000	50%
	Over \$44,000	85%
Married filing separately	Depends on whether the spouses live together during the tax year	

For example, a married couple filing jointly has an adjusted gross income of \$30,000, tax-exempt interest of \$3,000, and receives \$24,000 in Social Security benefits. The special tax base for the couple equals \$45,000, and \$6,850 of the Social Security benefits are taxable (.50 x \$12,000 = \$6,000; .85 of \$1,000 = \$850; total \$6,850).

PERSONAL EXEMPTION

Amount. The personal exemption amount that a taxpayer may claim for himself and each of his dependents is set at \$3,700 in 2011 and \$3,800 in 2012. For example, in 2012, a married couple with two dependent children file a joint tax return and claim four personal exemptions for a total of \$15,200. A taxpayer (usually a child) cannot claim a personal exemption if he or she can be claimed as a dependent by another (usually a parent).

Reduction of Personal Exemption Amount. No reduction of the personal exemption amount in 2011 and 2012; any taxpayer may claim the full amount regardless of adjusted gross income.

STANDARD DEDUCTION

Amount. The standard deduction is a flat amount that a taxpayer may deduct in lieu of itemizing deductions. The 2011 and 2012 standard deduction amount for each taxpayer category is:

Taxpayer Status	2011 Standard Deduction	2012 Standard Deduction
Single	\$5,800	\$5,950
Married filing jointly	\$11,600	\$11,900
Head of household	\$8,500	\$8,700
Married filing separately	\$5,800	\$5,950

Age 65 or Blind. Taxpayers who are age 65 or over, or who are blind, may take an additional standard deduction (provided they do not itemize). In 2011 and 2012, the additional standard deduction amount is \$1,150 if married, or \$1,450 if the person is unmarried or not a surviving spouse.

Dependents. Taxpayers (usually children) who are claimed as dependents on another's (usually parents') tax return may only take a standard deduction of the greater of (1) \$950 or (2) \$300 plus earned income (up to the regular standard deduction amount).

ITEMIZED DEDUCTIONS

Interest Expense. Most personal interest paid is not deductible, with certain important exceptions:

Deductible	Not Deductible
1. Mortgage interest on up to two residences	1. Auto loan interest
2. Points on home mortgages	2. Credit card interest
3. Home equity loan interest up to \$100,000	3. Most other consumer loan interest
4. Business interest	4. Prepaid interest other than points on home mortgages
5. Investment interest up to net investment income	

State and Local Taxes. Itemizers may deduct state and local income taxes. In 2011, itemizers may choose to deduct state and local sales and use taxes instead of state and local income taxes. Also, itemizers may deduct state and local real property taxes and personal property taxes. However, taxpayers may not deduct state and local taxes in calculating the AMT unless they are deductible in computing adjusted gross income ("above the line" deductions, not itemized).

Medical and Dental Expenses. Expenses paid for nearly all medical, dental and vision care during the year, and not reimbursed by insurance or other means, are deductible by itemizers to the extent that the total of such expenses exceeds 7.5% of AGI.

Losses. Individuals can deduct three basic types of losses: 1) business losses incurred in the taxpayer's unincorporated business, 2) investment losses if the investment was originally motivated by profit, and 3) casualty and theft losses, but each separate loss is reduced by \$100, and the total of such losses is only deductible to the extent it exceeds 10% of AGI.

Reduction of Itemized Deductions. No reduction of the itemized deduction amount in 2011 and 2012; any taxpayer may deduct the full amount regardless of adjusted gross income (other statutory limitations notwithstanding).

CAPITAL GAINS AND DIVIDENDS

Maximum Tax Rate on Long-Term Capital Gains. The maximum tax rate on net long-term capital gains for individual taxpayers is 15% (except the long-term capital gains tax rate for taxpayers in the 15% or 10% tax brackets is 0%).

Holding Period. The long-term rate generally applies to gains on the sale of capital assets held for “more than one year.”

Short-Term Capital Gains. Net short-term capital gains (on sales of capital assets held for one year or less) are taxed at ordinary income rates.

Collectibles. Long-term capital gain from the sale of collectibles is taxed at a top rate of 28%.

Capital Losses. After capital gains and losses are netted against one another, any remaining net capital loss may be used to offset ordinary income up to \$3,000 per year. Any excess net capital loss may be carried over and used in future years.

Sale of a Principal Residence. A seller of any age who has owned and used real property as a principal residence for at least two of the last five years can exclude from gross income up to \$250,000 (\$500,000 if married filing jointly) of gain realized on a sale.

Maximum Tax Rate on Most Corporate Dividends. The top federal income tax rate on most corporate dividends received by individual taxpayers is 15% (0% for taxpayers in the 15% or 10% tax brackets).

DEDUCTION FOR CONTRIBUTIONS TO PUBLIC CHARITIES

Type of Property Contributed	Deemed Amount of Contribution	Percentage Limitation ¹
Cash	Actual dollar amount	50%
Appreciated ordinary income property ² or appreciated short-term capital gain property ³	Donor's tax basis	50%
Appreciated long-term capital gain property ⁴		
(a) General rule	Fair market value	30%
(b) Election made to reduce amount of contribution	Donor's tax basis	50%
(c) Tangible personal property put to unrelated use by donee charity	Donor's tax basis	50%

¹ The applicable “percentage limitation” applies to the donor’s contribution base which is the donor’s adjusted gross income (AGI) determined without regard to any net operating loss carryback. The limitation is applied on an annual basis. Any deductible contributions that exceed the current year’s limitations may be carried over and deducted in the five succeeding tax years, subject to the percentage limitations in those years.

² “Ordinary income property” is property that would produce ordinary income if sold by the individual.

³ “Short-term capital gain property” is property that would produce short-term capital gain if sold by the individual.

⁴ “Long-term capital gain property” is property that would produce long-term capital gain if sold by the individual.

DOLLAR LIMITS FOR QUALIFIED RETIREMENT PLANS

	2011	2012
Defined Contribution Plans - Annual additions limit for defined contribution plans [IRC Sec. 415(c)]	\$49,000	\$50,000
Defined Benefit Plans - Annual benefit limit for defined benefit plans [IRC Sec. 415(b)]	\$195,000	\$200,000
401 (k) - Annual limit on deferrals [IRC Sec. 402(g)]	\$16,500	\$17,000
403 (b) - Annual limit on deferrals [IRC Sec. 402(g)]	\$16,500	\$17,000
Salary Reduction SEPs (SARSEPs) - Annual limit on elective deferral [IRC Sec. 402(g)]	\$16,500	\$17,000
Plus: age 50+ catch-up	\$5,500	\$5,500
Maximum Annual Compensation - Amount of employee compensation that may be taken into account by plan formula (QRPs, 403(b), SEPs) [IRC Sec. 401(a)(17)]	\$245,000	\$250,000
Nondiscrimination Rules - For “highly compensated employees” [IRC Sec. 414(q)(1)]	\$110,000	\$115,000
Annual Compensation Subject to SEP Discrimination Rules - [IRC Sec. 408(k)(3)(c)]	\$245,000	\$250,000
Compensation Threshold for SEP Participation - [IRC Sec. 408(k)(2)(c)]	\$550	\$550
Annual Limit On Elective Deferrals to SIMPLE Plans - [IRC Sec. 408(p)(2)(c)(a)(ii)]	\$11,500	\$11,500
Plus: age 50+ catch-up	\$2,500	\$2,500
Annual Limit On Elective Deferrals to 457 Plans - [IRC Sec. 457(b)(2)(c)(1)]	\$16,500	\$17,000
Plus: age 50+ catch-up	\$5,500	\$5,500

INDIVIDUAL RETIREMENT ACCOUNTS

Traditional IRA

Contribution Limit – The lesser of \$5,000 (\$6,000 for taxpayers age 50+) or earned income.

Deduction Limit on Qualified Retirement Plan Participants

- Taxpayers who do not participate in qualified retirement plans can deduct contributions to an IRA up to the lesser of \$5,000 (\$6,000 for taxpayers age 50+) or, earned income.
- Taxpayers who do participate in qualified retirement plans may be subject to a reduced deduction based on modified adjusted gross income (MAGI).
- In 2011, the MAGI phase-out of the deduction for single taxpayers begins at \$56,000 and the deduction is lost at \$66,000. The MAGI phase-out of the deduction for married taxpayers filing jointly begins at \$90,000 and the deduction is lost at \$110,000.
- In 2012, the MAGI phase-out of the deduction for single taxpayers begins at \$58,000 and the deduction is lost at \$68,000. The MAGI phase-out of the deduction for married taxpayers filing jointly begins at \$92,000 and the deduction is lost at \$112,000.

Roth IRA

Contribution Limit – The lesser of \$5,000 (\$6,000 for taxpayers age 50+) or, earned income.

Contribution Limit Based on Modified Adjusted Gross Income – In 2011 and 2012, the amount taxpayers can contribute to a Roth IRA is subject to a MAGI phase-out.

- In 2011, the MAGI phase-out on Roth IRA contributions by single taxpayers begins at \$107,000, and no contribution is permitted if MAGI is \$122,000 or more. The MAGI phase-out on Roth IRA contributions for married taxpayers filing jointly begins at \$169,000, and no contribution is permitted if MAGI is \$179,000 or more.
- In 2012, the MAGI phase-out on Roth IRA contributions by single taxpayers begins at \$110,000 and no contribution is permitted if MAGI is \$125,000 or more. The MAGI phase-out on Roth IRA contributions for married taxpayers filing jointly begins at \$173,000 and no contribution is permitted if MAGI is \$183,000 or more.

Deduction Limit – There is no deduction for a contribution to a Roth IRA.

Conversion from a Traditional IRA to a Roth IRA

- In 2011 and 2012, any taxpayer can convert a traditional IRA to a Roth IRA regardless of MAGI or filing status.

REQUIRED MINIMUM DISTRIBUTIONS: UNIFORM LIFE TABLE

The Uniform Life Table is used to calculate lifetime required minimum distributions (RMD) from qualified retirement plans, including 401(k) and 403(b) plans, and IRAs. The following owners use this table:

- Unmarried owners
- Married owners whose spouse is not more than ten years younger
- Married owners whose spouse is not the sole beneficiary of the account

Married owners whose spouse is more than 10 years younger determine the appropriate life expectancy using the Joint and Last Survivor Table.

For every "distribution calendar year" (a calendar year for which a minimum distribution is required), find (1) the account balance on December 31st of the preceding year, (2) the account owner's age on his or her birthday in the distribution calendar year, and (3) the divisor that corresponds to that age in the year of the distribution for the Uniform Lifetime Table. The RMD for the distribution calendar year is (1) divided by (3).

IRAs funded with annuities may have additional benefits that need to be included when calculating RMD payments.

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

REQUIRED MINIMUM DISTRIBUTIONS: SINGLE LIFE EXPECTANCY TABLE

The following section concerns the RMD for individuals who inherit an account. The required beginning date (RBD) is the date on which the owner has to begin taking distributions from a qualified retirement plans (age 70½).

When the owner dies BEFORE reaching the RBD

If the owner dies before reaching the RBD for taking required minimum distributions (RMDs), and there is a designated beneficiary, use the designated beneficiary's life expectancy as calculated by using his or her age in the year following the year of the owner's death, and reduce by one for each passing year. But, if there is no designated beneficiary, the entire interest must be paid out by the end of the year marked by the fifth anniversary of the owner's death.

When the owner dies AFTER reaching the RBD

If there is a designated beneficiary, there are two options for taking RMDs after the owner's death:

- Use the life expectancy method using the designated beneficiary's life expectancy (as described above), or
- Use the deceased owner's remaining life expectancy at death based on his or her age in the year of death, and reduced by one for each year thereafter.

If there is no designated beneficiary, the only distribution period available is based on the deceased owner's life expectancy in the year of death, and reduced by one for each year thereafter.

Options for the Surviving Spouse as Sole Beneficiary

The spouse may elect to treat the account as his or her own IRA.

In the event the owner dies before reaching the RBD, the spouse may defer payments until the year the deceased owner would have reached age 70½. Thereafter, RMDs are calculated based upon the spouse's life expectancy.

In the event the owner dies after the RBD, the spouse must take the deceased owner's RMD for the year of death (if the owner dies before taking the distribution.) And, starting in the year after the owner's year of death, the spouse takes RMDs based on his or her life expectancy. OR, the spouse could choose to take a lump sum or distributions of varying amounts over time (as long as all funds are distributed within five years).

<u>Age</u>	<u>Factor</u>	<u>Age</u>	<u>Factor</u>	<u>Age</u>	<u>Factor</u>	<u>Age</u>	<u>Factor</u>	<u>Age</u>	<u>Factor</u>	<u>Age</u>	<u>Factor</u>
0	82.4	20	63.0	40	43.6	60	25.2	80	10.2	100	2.9
1	81.6	21	62.1	41	42.7	61	24.4	81	9.7	101	2.7
2	80.6	22	61.1	42	41.7	62	23.5	82	9.1	102	2.5
3	79.7	23	60.1	43	40.7	63	22.7	83	8.6	103	2.3
4	78.7	24	59.1	44	39.8	64	21.8	84	8.1	104	2.1
5	77.7	25	58.2	45	38.8	65	21.0	85	7.6	105	1.9
6	76.7	26	57.2	46	37.9	66	20.2	86	7.1	106	1.7
7	75.8	27	56.2	47	37.0	67	19.4	87	6.7	107	1.5
8	74.8	28	55.3	48	36.0	68	18.6	88	6.3	108	1.4
9	73.8	29	54.3	49	35.1	69	17.8	89	5.9	109	1.2
10	72.8	30	53.3	50	34.2	70	17.0	90	5.5	110	1.1
11	71.8	31	52.4	51	33.3	71	16.3	91	5.2	111	1.0
12	70.8	32	51.4	52	32.3	72	15.5	92	4.9		
13	69.9	33	50.4	53	31.4	73	14.8	93	4.6		
14	68.9	34	49.4	54	30.5	74	14.1	94	4.3		
15	67.9	35	48.5	55	29.6	75	13.4	95	4.1		
16	66.9	36	47.5	56	28.7	76	12.7	96	3.8		
17	66.0	37	46.5	57	27.9	77	12.1	97	3.6		
18	65.0	38	45.6	58	27.0	78	11.4	98	3.4		
19	64.0	39	44.6	59	26.1	79	10.8	99	3.1		

ESTATE & GIFT TAXES

Gift and Estate Unified Tax Rates:

Over	But not over	Flat amount	+%	Of excess 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	—————	155,800	35%	500,000

2011-12 Estate Tax

Top Estate Tax Rate in 2011-12: 35%

Estate Tax Applicable Exclusion Amount in 2011(Unified Credit): \$5,000,000

Estate Tax Applicable Exclusion Amount in 2012 (Unified Credit): \$5,120,000

Portability – For deaths occurring in 2011 and 2012, the estate executor can elect to allocate the unused portion of a decedent's estate tax applicable exclusion amount to the surviving spouse. This increases the estate tax applicable exclusion amount for the estate of the surviving spouse (subject to limitations).

2011-12 Gift Tax

Top Gift Tax Rate: 35%

Annual Gift Tax Exclusion: \$13,000 per donee

Annual Gift Tax Exclusion for a Noncitizen Spouse in 2011: \$136,000

Annual Gift Tax Exclusion for a Noncitizen Spouse in 2012: \$139,000

Lifetime Gift Tax Applicable Exclusion Amount in 2011 (Unified Credit): \$5,000,000

Lifetime Gift Tax Applicable Exclusion Amount in 2012 (Unified Credit): \$5,120,000

e-Pocket Tax Tables – 2011 and 2012

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