


2010 Tax Update

Income Taxes				Estate & Gift Taxes					
2009				2010					
If Taxable Income Is:		Of The		If Taxable Income Is:		Of The			
Over	But Not >	The Tax Is:	Amount >	Over	But Not >	The Tax Is:	Amount >		
Married Filing Jointly:				For Deaths Occurring in 2010					
\$0	\$16,700	\$0 + 10%	\$0	\$0	\$16,750	\$0 + 10%	\$0		
16,700	67,900	1,670 + 15%	16,700	16,750	\$68,000	1,675 + 15%	16,750		
67,900	137,050	9,350 + 25%	67,900	68,000	137,300	9,363 + 25%	68,000		
137,050	208,850	26,638 + 28%	137,050	137,300	209,250	26,688 + 28%	137,300		
208,850	372,950	46,742 + 33%	208,850	209,250	373,650	46,834 + 33%	209,250		
372,950	---	100,895 + 35%	372,950	373,650	---	101,086 + 35%	373,650		
Single:				As the result of changes adopted in the Economic Growth And Tax Relief Reconciliation Act of 2001, the federal estate and generation-skipping transfer (GST) taxes are repealed in 2010 and will be reinstated in 2011.					
\$0	\$8,350	\$0 + 10%	\$0	\$0	\$8,375	\$0 + 10%	\$0		
8,350	33,950	835 + 15%	8,350	8,375	34,000	838 + 15%	8,375		
33,950	82,250	4,675 + 25%	33,950	34,000	82,400	4,681 + 25%	34,000		
82,250	171,550	16,750 + 28%	82,250	82,400	171,850	16,781 + 28%	82,400		
171,550	372,950	41,754 + 33%	171,550	171,850	373,650	41,827 + 33%	171,850		
372,950	---	108,216 + 35%	372,950	373,650	---	108,421 + 35%	373,650		
Estates & Trusts:				The gift tax exemption remains at \$1 million.					
\$0	\$2,300	\$0 + 15%	\$0	\$0	\$2,300	\$0 + 15%	\$0		
2,300	5,350	345 + 25%	2,300	2,300	5,350	345 + 25%	2,300		
5,350	8,200	1,108 + 28%	5,350	5,350	8,200	1,108 + 28%	5,350		
8,200	11,150	1,906 + 33%	8,200	8,200	11,200	1,906 + 33%	8,200		
11,150	---	2,879 + 35%	11,150	11,200	---	2,896 + 35%	11,200		
Capital Gains				C-Corporations: (for all tax years since 1993)					
		<i>Taxpayer in:</i>		\$0	\$50,000	\$0 + 15%	\$0		
		10, 15% Brackets	Other Brackets	50,000	75,000	7,500 + 25%	50,000		
S-T < 12 mos.		Ordinary rate	Ordinary rate	75,000	100,000	13,750 + 34%	75,000		
L-T > 12 mos. (5/5/03)		0% (2008-2010)	15%	100,000	335,000	22,250 + 39%	100,000		
				335,000	10,000,000	113,900 + 34%	335,000		
Dividends (2003-2010)		0% (2008-2010)	15%	10,000,000	15,000,000	3,400,000 + 35%	10,000,000		
Kiddie Tax: unearned inc. <18 (<24 & current FT student)				15,000,000	18,333,333	5,150,000 + 38%	15,000,000		
	2009	2010		18,333,333	---	6,416,667 + 35%	18,333,333		
First	\$950	\$950	No Tax	<i>Professional Corporation: Flat 35%</i>					
Next	\$950	\$950	10% Tax	Personal Exemptions **					
Amounts Over	\$1,900	\$1,900	Parents' Rate	Exemption					
				AGI Threshold / Upper Limit					
Standard Deductions	Annual		Add'l Age 65 or Older, or Blind	Married Filing Jointly	2009	\$3,650	\$250,200/\$372,7000		
Married Filing Jointly	2009	\$11,400	\$1,100	Jointly	2010	\$3,650	0		
	2010	\$11,400	\$1,100	Single	2009	\$3,650	\$166,800 / \$289,300		
Single	2009	\$5,700	\$1,400	Single	2010	\$3,650	0		
	2010	\$5,700	\$1,400	<i>Beginning in 2010, personal exemptions phase out is repealed.</i>					
Limit on Itemized Deductions				Child Tax Credit					
2010 REPEALED. 2009 Reduced by 3% of Taxpayer's AGI in excess of \$166,800.				\$1,000 per child; phases out \$50 for each \$1,000 of AGI over \$110,000 (married filing joint), or \$75,000 (single)					
** Limit was phased out beginning in 2006. 2008-2009 multiply reduction by 33.3%.									
Qualified Plans				Long-Term Care Insurance					
				Max. Qualified LTC Premiums Eligible for Deduction:					
				age	40 or less	41 - 50	51 - 60	61 - 70	Over 70
Maximum elective deferral to retirement plans, e.g., 401(k), 403(b)		2009	2010	2009	\$320	\$600	\$1,190	\$3,180	\$3,980
Maximum elective deferral to SIMPLE IRA and SIMPLE 401(k) plans		\$16,500	\$16,500	2010	\$330	\$620	\$1,230	\$3,290	\$4,110
Maximum elective deferral to 457 plans of tax-exempt employers		\$16,500	\$16,500	<i>Qual. LTC contract per diem limit (\$280 in 2009): \$290</i>					
Limit on annual additions to SEP IRA plans		\$49,000	\$49,000						
Annual compensation threshold requiring SEP IRA contribution		\$550	\$550	800-228-0008 • www.jetter.com					
Limit on annual additions to defined contribution plans		\$49,000	\$49,000						
Maximum annual compensation taken into account for contributions		\$245,000	\$245,000						
Annual benefit limit under defined benefit plans		\$195,000	\$195,000						
Threshold amount for definition of highly compensated employee		\$110,000	\$110,000						
Threshold amount for definition of key employee in top-heavy plans		\$160,000	\$160,000						
Pension Benefit Guaranty Corp. monthly pension amt.(age 65, single life)		\$4,500	\$4,500						

Please note that Allstate and its licensed representatives do not provide legal or tax advice. Consult an attorney or tax advisor.

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Roth IRAs					IRAs																																																																																																																																			
<p><i>AGI Phase-Out Range for Contributions to Roth IRAs:</i></p> <p>Married Filing Jointly: \$167,000 - \$177,000 Single: \$105,000 - \$120,000</p> <p><i>Roth IRA conversion rules:</i></p> <p>2010* and later: Unlimited Modified AGI Any tax filing status</p> <p>2009 and earlier: Modified AGI < \$100,000 Can't be "Married Filing Separately"</p> <p>* 2010 only, conversion can spread income over 2011 and 2012</p>					<p>Contribution Limits – Traditional and Roth</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;">2006-2007</th> <th style="text-align: center;">2008-2009</th> <th style="text-align: center;">2010</th> </tr> </thead> <tbody> <tr> <td>Regular</td> <td style="text-align: center;">\$4,000</td> <td style="text-align: center;">\$5,000</td> <td style="text-align: center;">\$5,000</td> </tr> <tr> <td>Catch-Up *</td> <td style="text-align: center;">\$1,000</td> <td style="text-align: center;">\$1,000</td> <td style="text-align: center;">\$1,000</td> </tr> </tbody> </table> <p>* Only taxpayers age 50 and over are eligible</p>					2006-2007	2008-2009	2010	Regular	\$4,000	\$5,000	\$5,000	Catch-Up *	\$1,000	\$1,000	\$1,000																																																																																																																				
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<p>Education Incentives</p> <p>Coverdell Education Savings Accounts (Education IRAs) – Contribution Limit \$2,000</p> <p><i>Modified AGI Phase-Out Range for Contributions to Coverdell Education Savings Accounts:</i></p> <p>Married Filing Jointly \$190,000 - \$220,000 Single \$95,000 - \$110,000</p>					<p>Health Savings Accounts – HSAs</p> <p>An "eligible individual" is defined as (1) one covered by a high deductible health plan (HDHP), (an annual deductible of \$1,200 for single coverage and \$2,400 for family coverage where the maximum out of pocket cannot exceed \$5,950 for single coverage and \$11,900 for family coverage), (2) is not covered by any other health insurance except for some permitted coverages, (3) is not eligible for and enrolled in Medicare, and (4) cannot be claimed as a dependent on someone else's income tax return.</p> <p>Contribution Limits:</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;">2009</th> <th style="text-align: center;">2010</th> </tr> </thead> <tbody> <tr> <td>Single</td> <td style="text-align: center;">\$3,000</td> <td style="text-align: center;">\$3,050</td> </tr> <tr> <td>Family</td> <td style="text-align: center;">\$5,950</td> <td style="text-align: center;">\$6,150</td> </tr> </tbody> </table>					2009	2010	Single	\$3,000	\$3,050	Family	\$5,950	\$6,150																																																																																																																							
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