

Supplement
— to —

J. K. LASSEN'STM
YOUR INCOME TAX
2015

SUPPLEMENT TO *YOUR INCOME TAX 2015*^{*}

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RECENT TAX DEVELOPMENTS*

EXPIRED TAX BREAKS EXTENDED FOR 2014 ONLY

The Tax Increase Prevention Act of 2014 (TIPA), signed into law on December 19, 2014, retroactively extended for 2014 most of the tax breaks that had expired at the end of 2013. Note that the extensions are for 2014 only.

The one-year extension means that you cannot count on these tax breaks as you plan for 2015. The Republican leadership in the House and Senate wants to permanently extend a number of business and charitable provisions as a prelude to more comprehensive tax reform, but it appears that the President is opposed to permanent extensions, at least at present, which may mean that another short-term extension covering 2015 will be necessary later this year.

Here is a rundown of the key TIPA extensions for 2014:

For Individuals:

- **Deduction for state and local sales taxes.** Taxpayers who itemize deductions on Schedule A for 2014 may elect to claim state and local general sales taxes in lieu of state and local income taxes.
- **Above-the-line deduction for educator expenses.** The deduction for elementary and secondary school teachers is capped at \$250.

- **Above-the-line deduction for tuition and related fees.** The deduction for tuition and related expenses is limited to \$4,000 for taxpayers with adjusted gross income (AGI) up to \$65,000, or \$130,000 on joint returns. For those with AGI up to \$80,000, or \$160,000 for joint filers, the maximum deduction is \$2,000.
- **Exclusion for discharge of qualified principal residence indebtedness.** The maximum exclusion from gross income for cancellations of mortgage debt is \$2 million (\$1 million if married filing separately).
- **Mortgage insurance premiums.** Eligible mortgage insurance premiums on loans secured by a first or second home may be included as home mortgage interest if deductions are itemized. The deduction starts to phase out when AGI exceeds \$100,000 (\$50,000 if married filing separately) and the phaseout is complete if AGI is over \$109,000 (\$54,500 if married filing separately).
- **Tax-free IRA transfers to charity.** Taxpayers age 70½ or older can exclude from income up to \$100,000 of traditional IRA distributions that were transferred directly from the IRA to a charity before the end of the year. Such qualified charitable distributions (QCDs)

*This Supplement to *J.K. Lasser's Your Income Tax* reflects tax developments as of February 16, 2015. Please revisit us at www.jklasser.com for further updates. Paragraph references in the headings of the RECENT TAX DEVELOPMENTS articles are to the text of *J.K. Lasser's Your Income Tax 2015*.

offset the required minimum distribution that would otherwise have to be received and reported as income.

However, there is no transition relief for taxpayers who were waiting for Congress to pass the extension legislation before they made a QCD. The last time there was such a late extension, in early 2013, when the “extenders” for 2012 were added to the American Taxpayer Relief Act that extended the Bush tax cuts, taxpayers were allowed to treat a direct transfer made in January 2013 as if it were a QCD made in December 2012, and distributions taken in December 2012 could be treated as December QCDs if transferred in cash to a charity by the end of January. The new law does not provide similar transition relief; the QCD had to be made by the end of 2014 to be excluded from 2014 income.

- **Higher charitable deduction limits for conservation contributions.** Donations of real estate for conservation purposes are deductible up to 50% of AGI (instead of the regular 30% or 20% limit for capital gain property), and for qualifying farmers and ranchers, the limit is 100% of AGI.
- **Parity for employer-provided mass transit benefits with parking.** The monthly exclusion for 2014 employer-provided transit passes and van/bus transportation has been retroactively increased from \$130 to \$250 per month, the same as for parking benefits.
- **Home energy credit.** The nonbusiness energy tax credit for insulation, storm windows, furnaces, boilers, heaters, and central air conditioners installed in a principal residence is allowed for 2014. However, the overall credit limit of \$500 is a “lifetime” limit, so taxpayers who claimed the credit for home energy improvements in recent years may only claim a 2014 credit (on Form 5695) to the extent the \$500 limit was not already used up.
- **Exclusion for gain on small business stock.** The 100% exclusion that applies to gain on the sale of qualified small business stock held more than five years will apply to stock acquired in 2014.

For Businesses:

- **The research credit.** The tax credit for research and development costs is retroactively extended for 2014 (Form 6765). The R&D credit has wide bipartisan support and is a likely candidate for permanent extension in future legislation.
- **First-year expensing (Section 179 deduction).** The new law extends the \$500,000 expensing limit and \$2 million phaseout threshold that applied in 2013 to business equipment placed in service in 2014. Without the extension, the expensing limit for 2014 would have been only \$25,000, and the phaseout threshold, \$200,000. Also extended are the rules allowing first-year expensing for (1) up to \$250,000 of the cost of qualified leasehold improvements, qualified restaurant property, and qualified retail improvements, and (2) qualifying off-the-shelf computer software.
- **Bonus depreciation.** The extension of 50% bonus depreciation for eligible property purchased new and placed in service in 2014 brings with it an increase to the first-year depreciation limit for new cars, light trucks, and vans used over 50% for business. The maximum first-year deduction is increased from \$3,160 to \$11,160 for new cars, and from \$3,460 to \$11,460 for new light trucks and vans. The limits are reduced for personal use.
- **15-year depreciation for qualified improvements.** To the extent first-year expensing (see above) is not used for 2014 qualified leasehold improvements, qualified restaurant property, and qualified retail improvements, 15-year straight-line depreciation is allowed for the cost of the improvements.
- **Enhanced charitable deduction for non-corporate donations of food inventory.** A non-corporate business owner may claim a 2014 deduction for charitable contributions of food inventory (must be apparently wholesome food meeting government quality and labeling standards) equal to the basis of the food plus 50% of the excess of its fair market value over the basis, but no more than double the basis.
- **Deduction for energy improvements to commercial buildings.** Qualifying energy improvements in 2014 to the lighting, heating, cooling, ventilation, and hot water systems of a commercial building are deductible, generally up to a limit of \$1.80 per square foot.
- **Empowerment zone incentives.** Tax benefits for businesses in empowerment zones are extended through 2014, including (1) an additional \$35,000 of Section 179 expensing (increasing the limit to \$535,000), (2) a wage credit for hiring residents of the empowerment zone, (3) tax-exempt bond financing, and (4) a 60% exclusion (instead of 50%) for gain on the sale of qualified small business stock acquired before February 18, 2009, if held over five years, and (5) rollover of gain from the sale of empowerment zone assets into replacement property.
- **General business credit.** In addition to the research credit, the new law extends to 2014 the following credits that are included in the general business credit: the work opportunity credit, the small employer wage credit for employees called to active duty, the manufacturer credit for energy-efficient new homes, the new markets credit, the Indian employment credit, the biodiesel and renewable diesel fuels credit, the credit for alternative fuel vehicle refueling property, and the minimum 9% low-income housing credit for non-federally subsidized new buildings.
- **Reduced recognition period for built-in gains of S corporations.** The rule reducing the recognition period to five years for paying tax on “built-in gains” following the conversion of a C corporation to an S corporation (from 10 years) is extended to sales of assets in 2014. Thus, gain on a sale by an S corporation in 2014 is not subject to the tax on built-in gains if it occurred beyond the end of the five-year recognition period (generally beginning with the first day of the S corporation’s first taxable year).

ONE IRA ROLLOVER PER YEAR RULE NOW IN EFFECT (8.10)

If you make a tax-free rollover from one IRA to another (within 60 days of receiving distribution) on or after January 1, 2015, you cannot rollover another distribution from that same IRA or from any of your other IRAs within 12 months; "any" of your IRAs includes any traditional IRA, Roth IRA, SEP or SIMPLE IRA. A second tax-free rollover within the 12-month period will not be allowed even if the proceeds of the second distribution are redeposited into the same IRA from which the distribution was made. If tax-free rollover treatment is denied by the once-per-year rule, the distribution will be taxable to the extent it is allocable to pre-tax contributions plus earnings (rather than after-tax contributions), and if you are under age 59½, the 10% early distribution penalty will apply unless you qualify for a penalty exception. The 12-month period starts on the date you receive that first rolled-over distribution, not the later rollover date.

A tax-free rollover from a qualified plan (such as a 401(k) plan) is not subject to the limit and is disregarded in applying the limit to rollovers between IRAs. The once-a-year limitation also does not apply to these two types of IRA transfers:

Direct transfers. You can make a trustee-to-trustee from one IRA to another in order to change your IRA investment as often as you like without limitation. Since the funds do not pass through your hands, a trustee-to-trustee transfer is not a "rollover" and therefore is not subject to the one-rollover-per-year limitation. If you receive a check for a distribution from the transferring IRA trustee that is payable to the receiving IRA trustee, this is considered a trustee-to-trustee transfer.

Conversions to Roth IRAs. A rollover or a direct transfer from a traditional IRA to a Roth IRA is a taxable conversion, and conversions are not limited. Thus, you can make a conversion (or several conversions) from a traditional IRA to a Roth IRA, and still make one tax-free IRA rollover within the same 12-month period.

However, rollovers between Roth IRAs are counted for the one-rollover-per-year rule. Thus, if a rollover is made from one Roth IRA to another, you cannot make a rollover from one traditional IRA to another within the same 12-month period. Similarly, a rollover from one traditional IRA to another precludes a rollover between your Roth IRAs within the same 12-month period.

Transition rule disregards certain 2014 distributions. To give taxpayers a "fresh start" in 2015 when applying the one-rollover-per-year limit to multiple IRAs, the IRS provided a transition rule that ignores some 2014 IRA distributions. A distribution occurring in 2014 that was rolled over within 60 days (whether to the same or different IRA) is disregarded for purposes of determining whether a 2015 distribution can be rolled over, provided that the 2015 distribution is not from the IRA that made the 2014 distribution or from the IRA that received it (Announcement 2014-32).

For example, assume that on July 15, 2014, you made a tax-free rollover from IRA-1 to IRA-2. You cannot rollover a distribution from either IRA-1 or IRA-2 within the 12-month period that began July 15, 2014 and which ends July 14, 2015. However, you can rollover a distribution from IRA-3 before July 15, 2015.

ROLLING OVER A 401(K) ACCOUNT WITH AFTER-TAX CONTRIBUTIONS (7.7-7.8)

If you have made after-tax contributions to a 401(k) plan in addition to pre-tax elective deferrals, the IRS has made it easier to roll over the after-tax contributions to a Roth IRA when you become eligible for a distribution. Ideally, if you are planning a rollover of the entire account balance, you would want to completely avoid tax by isolating the pre-tax portion of your account from the after-tax part and making

a separate rollover of each: (1) a direct rollover (to avoid mandatory withholding) to a traditional IRA of the pre-tax contributions plus all the earnings; this would be a regular tax-free rollover, and (2) a direct rollover of the after-tax contributions to a Roth IRA (from which future investment earnings will be tax free and not merely deferred) in what amounts to a tax-free conversion.

However, for years it was unclear if this rollover strategy would work because of the IRS' "*pro-rata*" rule, under which part of each distribution must be allocated between the pre-tax and after-tax portions. For example, if you separate from service and have \$100,000 in your 401(k) plan, of which \$20,000 is after-tax contributions and the other \$80,000 is pre-tax contributions plus earnings, and you tell your company to directly roll over \$80,000 to a traditional IRA and \$20,000 to a Roth IRA, the *pro-rata* rule would not allow you to treat the Roth IRA transfer as entirely after-tax and the traditional IRA transfer as entirely pre-tax. Instead, 80% of each transfer would be allocated to the pre-tax funds and 20% to the after-tax funds, so \$16,000 of the transfer to the Roth IRA (80% of \$20,000) would be treated as a taxable conversion and \$4,000 treated as after-tax; and \$64,000 of the transfer (80% of \$80,000) to the traditional IRA would be considered pre-tax contributions and \$16,000 treated as after-tax. The goal of using just the after-tax contributions to make a tax-free \$20,000 conversion to the Roth IRA would not be achieved.

Nevertheless, some plan administrators took the position that the *pro-rata* rule did not apply when after-tax and pre-tax amounts were transferred to different transferees as part of a single distribution, so that a 100% tax-free direct transfer of after-tax contributions to a Roth IRA was indeed possible. Also, some commentators advised that the *pro-rata* rule could be avoided by withdrawing the entire balance from the plan and then, within 60 days of the distribution, first rolling over the pre-tax funds to the traditional IRA and then rolling over (within the 60-day period) the after-tax funds to a Roth IRA. This procedure, however, required the plan to take 20% mandatory withholding from the taxable part of the distribution before the payout was made, so for the taxpayer to avoid tax on the entire pre-tax portion, personal funds would have to be used when making the rollover to cover the amount withheld.

IRS adopts favorable rollover rule for after-tax contributions. Acknowledging the uncertainties surrounding the prior rules, the IRS has provided new rollover guidelines that allow a tax-free conversion of after-tax contributions to be made to a Roth IRA, while the pre-tax portion is directed to a traditional IRA in a tax-free rollover. The new rules, in Notice 2014-54, apply to distributions from 403(b) plans and governmental Section 457 plans as well as from 401(k) plans.

The new rules allow direct rollovers to be made to two or more plans and for the employee to select which funds (pre-tax or after-tax) are going into which IRA, provided (1) all the transfers are scheduled to occur at the same time, apart from reasonable delays to facilitate plan administration, and (2) the employee informs the plan administrator of the selected allocation prior to the time of the direct rollovers.

These new allocation rules officially took effect for distributions on and after January 1, 2015, but the IRS also will apply them retroactively to previously made transfers.

EXAMPLE— At retirement, Tom has a 401(k) plan account with a \$200,000 balance, \$160,000 of which is pre-tax (consisting of pre-tax contributions, employer matching contributions, and earnings on all contributions including after-tax contributions) and \$40,000 is after-tax contributions. Tom wants to make a tax-free rollover of his after-tax contributions to a Roth IRA and a tax-free rollover of the balance to a traditional IRA. He can do this by specifically instructing the 401(k) plan administrator to directly roll over the \$160,000 pre-tax amount to a traditional IRA and the \$40,000 after-tax amount to a Roth IRA.

NEW SAVINGS PLAN FOR DISABLED INDIVIDUALS

The Achieving a Better Life Experience (ABLE) Act, which was passed along with the extenders (see page 3), creates a new type of tax-advantaged savings plan intended to help disabled individuals. Only states are authorized to set up these accounts, and only residents can participant in a state's plan. Similar to 529 education savings plans, ABLE accounts can be set up by a contributor (e.g., a parent or grandparent or the account's beneficiary) for the benefit of the designated beneficiary (Code Section 529A, signed into law 12/19/2014).

A designated beneficiary is an individual entitled to benefits based on blindness or disability under the Social Security Act where such disability occurred before the age of 26, or any person who has a disability certification on file with the IRS (details on certification will be provided by the IRS).

Contributions must be made in cash. Contributions to the account are not tax deductible, but earnings grow on a tax-deferred basis. Withdrawals to pay qualified expenses (e.g., expenses for health, education, transportation, housing, assistive technology, legal fees, burial expenses, and any IRS-approved expenses) are tax free. Nonqualified distributions are taxable under the same rules used for commercial annuity payments (i.e., the portion related to earnings is taxable and the portion related to after-tax contributions is tax free), plus a 10% penalty.

Rollovers are permissible to change designated beneficiaries or savings programs. The same 60-day rollover period and one-rollover-per-12-month-period rule for IRAs applies to ABLE accounts. Investments within the account can be changed twice per year.

A beneficiary can only have one ABLE account. The dollar limit on annual contributions to any ABLE account from all contributors is the annual gift tax exclusion (\$14,000 in 2015). The special five-year rule that multiplies by five this exclusion for contributions to 529 plans does not apply to ABLE accounts. In addition, aggregate contributions over the years may not exceed the state limit for a 529 education account.

Revenue offsets. To help pay for the ABLE Act, five tax penalties, including the penalty for late filing, are increased annually for inflation. The first adjustment applies to returns required to be filed on or after January 1, 2015.

Note: The law specifically protects the eligibility of the designated beneficiary to receive Supplemental Security Income (SSI) benefits until the ABLE account balance exceeds \$100,000. All funds are disregarded for other federal means-tested programs, such as Medicaid.

INCOME FROM REDEMPTION OF BANK REWARDS POINTS (11.1)

Credit card companies widely advertised cash backs, points, and other rewards to encourage spending, which in turn translates into more frequent use of their cards. Usually, customer rewards, such as rebates, are not taxable; they are viewed as price reductions. However, when points are redeemed in cash or property, they may become taxable.

The Tax Court held that the redemption of points to obtain an airline ticket is gross income in this situation: A couple redeemed "Thank You Points" from Citibank, which were used to buy a restricted coach class airline ticket that cost \$668. Citibank purchased the ticket and issued a Form 1099-MISC, reporting the \$668 as "other income."

A key point in the decision was the Tax Court's assumption that the points were a premium from the bank for making a deposit into a bank account, or for maintaining an account balance. As such, redemption of the points was treated the same as interest paid in exchange for the use of a depositor's money. IRS counsel told the Court that the points were a noncash award for opening a bank account, and the taxpayers,

who appeared *pro se*, did not challenge the IRS position that they had omitted "interest income" from their return. The Court, following the IRS position, held that the value of the airline ticket was gross income; there was no evidence that the ticket was worth less than the \$668 reported by Citibank.

Note that the Court did not hold that the award of the points, by itself, was a taxable event. Citibank did not issue the Form 1099 until the points were exchanged for the ticket, which had a specific value. The IRS did not argue that mere issuance of the points was taxable, and the Court did not consider it.

The Tax Court specifically distinguished this situation from the taxability of frequent flyer miles. The Court noted that frequent flyer miles have had their own unique treatment since the IRS announced in 2002 that it would not attempt to tax miles attributable to business travel (and by implication from personal trips as well) that are used to buy tickets or upgrades (Announcement 2002-18). That announcement did not state that frequent flyer benefits were not a taxable benefit, but only that because of the timing and valuation complexities involved, the IRS would not pursue an enforcement program (Parimal H. Shankar, 143 TC No. 5 (2014)).

IRS MILEAGE RATES FOR 2015 (12.3, 14.4, 17.9, 20.33, 43.1)

You may be able to use the IRS's standard mileage rate instead of deducting actual expenses when using your car for business, medical, moving, or charitable purposes. For 2015, the standard mileage rates are:

- For business driving, 57.5 cents per mile (up from 56 cents)
- For medical and moving expenses, 23 cents per mile (down from 23.5 cents)
- For driving as a charitable volunteer, 14 cents per mile (rate is fixed by statute)

If you use a standard mileage rate, keep records of your mileage as well as records of parking fees and tolls, which may be added to the applicable 57.5, 23, or 14 cents-per-mile rate in figuring your deduction for 2015.

Standard mileage rate for business vehicles. Keep in mind that to use the IRS standard mileage rate for a business vehicle in lieu of actual expenses (and depreciation if you own the vehicle), you have to use the IRS allowance in the first year you place the vehicle in service to use it in later years. For example, if you bought a truck for your business in 2014, you must decide whether to use the 2014 IRS rate of 56 cents per mile on your 2014 Form 1040, or to claim actual expenses plus Section 179 expensing, bonus depreciation, or modified accelerated cost recovery system (MACRS) depreciation if this will give you a bigger deduction. If you use the 56 cents IRS rate for 2014, you will not be allowed to use the 57.5 cents-per-mile rate for that vehicle on your 2015 tax return or use the then-applicable IRS rate for years after 2015.

In addition, if you maintain a fleet of vehicles of more than four vehicles that you use simultaneously, the standard mileage rate cannot be used for any of the vehicles.

For each mile that you claim the standard mileage rate for a business vehicle that you own (rather than lease), you must reduce your basis in the vehicle by a deemed depreciation rate set by the IRS. For 2015, the deemed depreciation rate will be 24 cents per mile (two more cents than in 2014).

Employee reimbursements for 2015 mileage. Employees who use their vehicles for work and who are reimbursed under an "accountable" plan in 2015 will not be taxed on reimbursements up to the 57.5 cents-per-mile standard rate.

BUSINESS VEHICLE DEPRECIATION LIMITS AND LEASE INCLUSION AMOUNTS FOR 2015 (43.4–43.6, 43.12)

If you purchase a car, light truck or van for business in 2015, you can claim actual expenses and depreciation instead of the IRS standard mileage rate of 57.5 cents per mile (*see above*). However, until Congress decides whether bonus depreciation will be extended to 2015, the first-year depreciation ceiling for 2015 vehicles will remain unsettled. Bonus depreciation was retroactively extended for 2014 (*see page 4*), thereby allowing an \$8,000 increase to the first year limit for 2014, but the fate of the bonus provision for 2015 is yet to be determined.

If bonus depreciation is not available, the first-year depreciation ceiling for a car placed in service in 2015 will be \$3,160 and for a light truck or van it will be \$3,460. These are the same first-year limits that applied for 2014 where bonus depreciation was not allowed or an election not to claim the bonus was made (*see Tables 43-2 and 43-3 on page 708 of Your Income Tax 2015*). However, if legislation is enacted to extend bonus depreciation to 2015, the first-year ceilings for qualifying vehicles (must be purchased new in 2015 and used over 50% for business) will be increased by \$8,000, as in 2014, to \$11,160 for cars and \$11,460 for trucks/vans. The applicable ceiling must be reduced if there is any personal use.

For years after the first year, the depreciation limits for cars placed in service in 2015 will be \$5,100 for the second year, \$3,050 for the third year, and \$1,875 for each later year, the same as for 2014 vehicles.

For trucks and vans, the second- year limit for trucks/vans will be \$5,600, for the third year \$3,350, and for later years \$1,975. The second-year limit is \$100 more than the second-year limit for a 2014 vehicle but the other limits are the same.

Leased 2015 vehicles. If a business vehicle is leased for at least 30 days, an “income inclusion amount” reduces the deduction for lease payments. For vehicles first leased in 2015, Revenue Procedure 2015-19 has tables showing the income inclusion amount for each year of the lease; one table is for cars with a fair market value over \$17,500 and another table for trucks and vans with a fair market value over \$18,500.

PHASEOUT OF TRADITIONAL IRA & ROTH IRA CONTRIBUTIONS FOR 2015 (8.2–8.4, 8.20)

The basic contribution limit for traditional and Roth IRAs is not changing: it remains at \$5,500 for 2015, the same limit as in 2014 and 2013. The \$5,500 limit is increased by \$1,000 for those who will be age 50 or older by the end of 2015.

For traditional IRAs, the \$5,500 or \$6,500 (age 50 or older) contribution limit is also the deductible limit except for active participants in employer retirement plans with modified adjusted gross income (MAGI) above the phaseout threshold. For married couples filing jointly and qualifying widows or widowers, the phaseout threshold for deductible contributions to traditional IRAs is increasing by \$2,000 to \$98,000, with the phaseout complete when 2015 MAGI is \$118,000 or more. For single taxpayers and heads of household, the phaseout threshold is increasing by \$1,000, to \$61,000; the phaseout is complete when MAGI is \$71,000 or more. The threshold is \$183,000 (up from \$181,000) for a married person filing jointly who is not an active plan participant but whose spouse is, and the phaseout for that nonparticipant spouse is complete when MAGI is \$193,000 or more.

For Roth IRAs, the \$5,500 or \$6,500 contribution limit (all Roth contributions are nondeductible) is phased out for married persons filing jointly and qualifying widows or widowers with 2015 MAGI exceeding \$183,000, up from \$181,000, and the phaseout will be complete if MAGI is \$193,000 or more. For single taxpayers and heads of household, the phaseout threshold is increasing to \$116,000

from \$114,000; the phaseout will be complete if 2015 MAGI is \$131,000 or more.

For both traditional and Roth IRA contributions, married persons filing separately are treated as single if they live apart for the whole year. If the spouses file separately and live together at any time during the year, and either of them is an active participant in an employer retirement plan, a deduction for traditional IRA contributions is phased out for each spouse over a MAGI range of \$0 to \$10,000. For Roth IRA contributions, the contribution limit for married persons filing separately is phased out over the \$0 to \$10,000 MAGI phaseout range if they live together at any time during the year, without regard to participation in an employer retirement plan.

SOCIAL SECURITY & MEDICARE TAXES ON 2015 WAGES & SELF-EMPLOYMENT EARNINGS (26.9, 28.4, 34.5, 45.3)

For 2015, Social Security taxes apply to the first \$118,500 of wages (for 2014 it was \$117,000). Since the tax rate is 6.2% (no change), the maximum amount of Social Security that can be withheld from an employee’s 2015 wages is \$7,347 (\$118,500 × 6.2%). The employer must pay the same amount.

Self-employed individuals figuring self-employment tax on Schedule SE will pay Social Security tax of 12.4% (both the employee and employer 6.2% shares) on their first \$118,500 of net earnings, after earnings are reduced by 7.65%.

All wages are subject to the Medicare tax withholding rate of 1.45%, and on Schedule SE, all self-employment net earnings (after the 7.65% reduction) are subject to the Medicare tax of 2.90% (employee and employer shares). The \$118,500 ceiling applies only to Social Security tax, not Medicare.

In addition, employees and self-employed workers will have to pay on Form 8959 an additional Medicare tax of 0.9% on earnings over \$200,000 if single, head of household, or qualifying widow/widower, \$250,000 if married filing jointly, or \$125,000 if married filing separately. These thresholds are the same as in 2014 and 2013, as the statute authorizing the tax does not provide an inflation adjustment.

On Form 1040, self-employed individuals will be able to claim 50% of the self-employment tax figured on Schedule SE as an above-the-line deduction.

EMPLOYER RETIREMENT PLAN LIMITS FOR 2015 (7.17, 7.18, 7.21, 7.22, 8.17, 41.2, 41.4, 41.9)

The limits on elective deferrals to 401(k) and similar plans, as well as other qualified plan limits, get a slight increase for 2015.

Elective deferrals. The basic limit for elective deferrals in 2015 increases to \$18,000, up from the \$17,500 limit for 2014. The \$18,000 limit applies to 401(k), 403(b) and 457 plans, the federal government’s Thrift Savings plan and pre-1997 salary-reduction Simplified Employee Pension (SEP) plans. If such plans allow, individuals who are age 50 or older by the end of the year may make an additional “catch-up contribution.” The catch-up contribution limit for 2015 increases to \$6,000, up from \$5,500 in 2014.

For a SIMPLE IRA, the deferral limit is increased to \$12,500, with a catch-up contribution of \$3,000 for those age 50 or over by the end of 2015.

Defined contribution plans and pension plans. The overall 2015 limitation on employee and employer contributions (including forfeitures) to a defined contribution plan (such as a self-employed profit-sharing SEP or Keogh) is increasing to \$53,000 from \$52,000. The general limitation on the annual benefit from a defined benefit pension plan is unchanged at \$210,000.

Compensation limit. The maximum amount of compensation that can be taken into account when applying the contribution limits increases to \$265,000 from \$260,000.

SEP eligibility. Employees meeting the age and service requirements must be covered by an SEP if they have 2015 compensation exceeding \$600 (up from \$550 in 2014).

Definition of key employee or highly compensated employee. The earnings threshold for determining highly compensated employees under the nondiscrimination rules increases to \$120,000 (up from \$115,000 in 2014). However, the threshold for treating officers as key employees under the top-heavy plan rules remains at \$170,000.

MEDICARE PART B AND PART D PREMIUMS FOR 2015 (34.11)

The basic Medicare Part B premium for 2015 is remaining \$104.90 per month (the same as in 2014 and 2013). However, an additional monthly surcharge must be paid by certain high-income Part B enrollees. The 2015 surcharge applies if your MAGI for 2013 (see next paragraph) exceeded \$85,000, or \$170,000 if you were married filing jointly for 2013. Part B premiums cover eligible physician services, outpatient hospital services, outpatient laboratory and diagnostic services, certain home health services, and durable medical equipment.

Part B surcharge for 2015 based on 2013 MAGI and filing status. Whether the premium surcharge applies depends on your adjusted gross income plus tax-exempt interest (MAGI) for the year

that is 2 years prior to the year for which the surcharge is determined. That is why the potential Part B surcharge for 2015 is based on your MAGI for 2013. Social Security obtains your filing data from the IRS to determine any surcharge. If your 2013 tax return information was not available, Social Security used your 2012 tax return data to determine if you owe a surcharge for 2015. If you have been notified by Social Security that you must pay a surcharge, but your MAGI has been reduced by a life-changing event, you may be able to reduce or eliminate the surcharge. For example, if a surcharge was based on your 2013 MAGI but in 2014 your income was lower because of a life-changing event, you can ask Social Security (Social Security Form SSA-44 can be used) to refigure your 2015 premium using your 2014 tax information.

The premium table below assumes that Social Security used 2013 filing status and MAGI to determine any surcharge for 2015. There are 4 levels of surcharge for individuals who had 2013 MAGI over \$85,000, or joint filers with 2013 MAGI exceeding \$170,000. Married persons who lived apart for all of 2013 and filed separate 2013 returns are treated as single. However, married persons who lived together at any time in 2013 and who filed separately are treated more harshly; they are subject only to the 2 highest surcharge levels. The income brackets as well as the surcharge amounts are the same for 2015 as for 2014 and 2013.

Part D premium surcharge applies if Part B surcharge applies. If you are subject to the Part B surcharge, you also must pay a surcharge in addition to your regular monthly premium for Part D prescription drug coverage. For 2015, the Part D surcharge can be as much as \$70.80 per month, as shown in the last column of the table below (the amounts are a few cents to no more than \$1.50 higher than the 2014 surcharges).

2015 Medicare Part B Premiums and Part D Premium Surcharges Based on 2013 MAGI and Filing Status

<i>Single, head of household, qualifying widow/widower, and married filing separately if lived apart all of 2013</i>	<i>Married filing jointly</i>	<i>Married filing separately if lived together at any time in 2013</i>	<i>Monthly Part B premium for 2015</i>	<i>Surcharge added to monthly Part D premium for 2015</i>
\$85,000 or less	\$170,000 or less	\$85,000 or less	\$104.90	NONE
\$85,001 through \$107,000	\$170,001 through \$214,000	See below	\$146.90 (includes \$42.00 surcharge)	\$12.30
\$107,001 through \$160,000	\$214,001 through \$320,000	See below	\$209.80 (includes \$104.90 surcharge)	\$31.80
\$160,001 through \$214,000	\$320,001 through \$428,000	\$85,001 through \$129,000	\$272.70 (includes \$167.80 surcharge)	\$51.30
Over \$214,000	Over \$428,000	Over \$129,000	\$335.70 (includes \$230.80 surcharge)	\$70.80

ADDITIONS & CORRECTIONS TO THE TEXT OF YOUR INCOME TAX 2015

Note to our readers. If you have the *Professional Edition of J.K. Lasser's Your Income Tax 2015*, the corrections to the text and the updates listed below may already be included in your edition. We regret the errors. The page references in the bold face item headings below are to the text of your book. Page references within the items themselves (after the headings) are to the pages of this *Supplement* unless otherwise noted. We have noted below the tax breaks that were retroactively extended for 2014; also see the "extenders" legislation discussion on [page 3](#). For future updates, visit jklasser.com.

What's New for 2014 (page xxv). In the "Individual health care mandate" item, the last paragraph should read: "If you claimed the credit in advance when you obtained coverage, you have to reconcile what was applied toward your premiums with what you are actually entitled to; the difference is reported on your tax return (25.17). If you did not receive the credit in advance but you are eligible for a credit, you can claim it on your return."

In the first sentence of the "Standard deductions" item, the 2014 standard deduction for single taxpayers and married persons filing separately should be \$6,200.

Additional standard deduction for 2014 (page xxix). In the "Key Tax Numbers for 2014" table, the additional standard deduction for single persons and heads of households should be \$1,550 (\$3,100 for age and blindness).

Where Missouri residents should mail Form 1040 for 2014 (page 5). If you live in Missouri and are making a payment with your return, you should file with the IRS Service Center in Hartford, CT at this address: Internal Revenue Service, P.O. Box 37008, Hartford, CT 06176-7008. If not making a payment, there is no change: mail your return to the Kansas City office (Kansas City, MO 64999-0002).

Filing separately instead of jointly (page 13). In the "Mike and Fran Palmer" example, the tax from the IRS Tax Table is \$10,613 for Mike filing separately and \$9,150 for Fran filing separately; the tax saved from filing separately is \$2,069.

Parity for 2014 transit passes/van pools with parking benefits (page 63). The law authorizing the same monthly exclusion limit for transit passes plus van pool benefits (combined benefit) as for parking benefits was retroactively extended to 2014; *see page 3*. Thus, the 2014 monthly exclusion is \$250 for transit passes/van-pool benefits as well as for parking benefits.

Challenge to cash parsonage allowance dismissed (page 69). The Seventh Circuit Court of Appeals dismissed on standing grounds a challenge to the law allowing tax-free treatment for cash housing allowances provided to ministers. The appeals court did not reach any conclusion as to the constitutionality of the law; a district court had held that it violated the Establishment Clause of the First Amendment by promoting religion.

Exclusion for gain on small business stock (page 107). The 100% exclusion for gains on the sale of qualified small business stock held over five years was extended to stock acquired in 2014.

Similarly, the law authorizing empowerment zone designations was extended through 2014, thereby allowing a 60% exclusion (instead of 50%) on the sale in 2014 of empowerment zone business stock held over five years.

Rollover of gain on empowerment zone assets (page 107). The extension of the law authorizing empowerment zone designations through 2014 (noted in preceding paragraph) also allows gain on the sale of empowerment zone assets in 2014 to be deferred if replacement assets were purchased within 60 days of the sale.

Sample tax computation for qualified dividends and net capital gain (pages 110-115). The tax computations in the "John and Karen Taylor" example are slightly different if the IRS Tax Table (rather than tax rate schedules) is used. The tax on their ordinary income (Line 24 of the Worksheet on page 115 of *Your Income Tax 2015*) is \$9,364; their total tax is \$10,744 (Line 25 of the Worksheet).

On Line 16 of the Sample Schedule D (page 114 of *Your Income Tax 2015*), there should be a \$13,310 entry.

Selling expenses on Form 8949 and Schedule D (page 118). At the bottom of page 118 of *Your Income Tax 2015*, the last sentence should state that a negative adjustment for selling expenses should be made on Form 8949 if Form 1099-B or Form 1099-S does not properly reflect your selling expenses.

Split rollover from 401(k) of pre-tax and after-tax portions (page 164). Notice 2014-54 allows "split" rollovers from a 401(k) plan, with after-tax contributions going to a Roth IRA and pre-tax contributions plus earnings going to a traditional IRA, thereby allowing tax-free treatment for both rollovers; *see page 5* for further details.

Phaseout of IRA deduction (page 197). In the Rob Porter example, under step 1 of the computation, the parenthetical subtraction should read "(\$61,343-\$60,000)".

Tax-free direct transfer in 2014 from IRA to charity (pages 201, 317). The law allowing taxpayers age 70½ and older to annually exclude from income direct transfers of up to \$100,000 from a traditional IRA to charitable organizations was retroactively extended for 2014 as part of the "extenders" legislation; *see page 3*.

Once-a-year rollover rule (page 205). *See page 5* for an update on the new rule that starting in 2015 allows you to make only one IRA rollover in any 12-month period.

Inherited IRA not exempt in bankruptcy (page 213). The Supreme Court unanimously held that funds in an inherited IRA are not exempt from creditors in a federal bankruptcy proceeding because they are not "retirement funds", as the beneficiary did not contribute to the account to save for his or her own retirement. The fact that the account assets "could" be used for retirement does not make them retirement funds of the beneficiary (Brandon C. Clark, Sup. Ct. 6/12/14).

MyRA pilot program off to quiet start (page 222). The Treasury Department initiated its long awaited MyRA pilot program at the end of 2014 but few details are available as to how many employers are participating or when the program will become more widely available later this year. Currently, an employee can contribute to a MyRA only by direct deposit through an employer. There is a Treasury web page where employees and employers can get information about MyRAs, including direct deposit links for employees of participating employers: <https://myra.treasury.gov>

Exclusion for discharge of mortgage debt allowed for 2014 (pages 285-286, 559-560). The exclusion for up to \$2 million of cancelled qualified principal residence debt was extended to debts discharged during 2014.

Deductions for educator expenses and tuition/fees extended (pages 300-301, 409, 574, 585). The up-to-\$250 deduction for an educator's out-of-pocket expenses and the tuition and fees deduction (up to \$4,000 or \$2,000 depending on your income) were extended for 2014.

Phaseout of itemized deductions (page 309, 314). See [page 12](#) for the 2015 phaseout rules.

Higher 2014 deduction limit for qualified conservation contributions (pages 331, 337). Increased deduction ceilings for qualified conservation contributions (50% of adjusted gross income (AGI), 100% for qualified farmers and ranchers) were extended through 2014.

Mortgage insurance premiums deduction for 2014 (page 346). The itemized deduction for mortgage insurance premiums was extended to 2014. See [page 3](#) for the deduction phaseout rule.

Sales tax deduction option allowed for 2014 (page 357-358). The option to elect to deduct general state and local sales taxes in lieu of state and local income taxes was extended to 2014. The optional tables for 2014 are on [pages 54-58](#) of this *Supplement*.

Long-term care premiums (page 380). The limits on deductible long-term care premiums for 2015 are on [page 13](#) of this *Supplement*.

Meal allowance deduction for transportation industry workers (page 425). The special rate that transportation industry workers may use for unreimbursed meals and incidentals expenses (M&IE rate) did not change for travel after September 30, 2014. It remains \$59 per day for CONUS (within continental U.S.) locations and \$65 per day for OCONUS locations.

High-low per diem reimbursement rates (page 443). For the period October 1, 2014, through September 30, 2015 (the federal government's current fiscal year), the "high-cost" area rate is \$259 per day (up from \$251), and for all other areas in CONUS the rate is \$172 per day (up from \$170). Employers must allocate \$65 of the \$259 rate and \$52 of the \$172 rate to meals for deduction purposes. Notice 2014-57 has the list of high-cost areas and the qualifying dates.

Phaseout of personal exemptions (page 459). See [page 12](#) for the 2015 phaseout rules.

Tax Table and Tax Computation Worksheet for 2014 (pages 464-465). The 2014 Tax Table is on [pages 32-43](#) and the Tax Computation Worksheet is on [page 44](#).

AMT exemptions and rates (pages 469-470). The AMT exemption amounts and phaseout thresholds for 2015, and the boundary between the 26% and 28% rates, are shown on [page 12](#).

Kiddie Tax (pages 475-480). The "kiddie tax" floor for 2015 is \$2,100 (up from \$2,000)

Earned income credit (pages 490-491). The 2014 Earned Income Credit Table starts on [page 45](#). The EIC limits and phaseout rules for 2015 are on [page 13](#).

Adoption credit (page 491-492). The inflation-adjusted limits for 2015 are shown on [page 13](#).

Saver's credit (pages 486-487). The income brackets for the 2015 saver's credit are on [page 13](#).

Supreme Court to decide whether premium tax credit applies to federal exchange coverage (page 494). The U.S. Supreme Court will decide by the end of June 2015 whether the credit can be claimed for health coverage obtained through the federal exchange, or is limited to coverage provided by a state-run exchange (*King v. Burwell*).

Credit for home energy improvements was extended (page 498). The credit for nonbusiness energy property such as insulation, storm windows, and furnaces was extended to 2014 as part of the retroactive "extenders" legislation; see [page 4](#).

No extension of credit for two- and three-wheel plug-in electric vehicles (page 498). The credit for two- or three-wheel rechargeable vehicles was not extended to vehicles acquired after 2013.

Withholding allowances based on expected itemized deductions (page 503). In the second paragraph on page 503 of Your Income Tax 2015, the parenthetical reference to the phaseout of itemized deductions should be 13.7 and not 13.6, and the referenced year in the last sentence should be 2015 and not 2014.

Social Security tax base (page 505). For 2015, the maximum amount of earnings subject to the Social Security tax (6.2%) is \$118,500; see [page 7](#).

Forms 8959 and 8960 for 2014 Medicare taxes (pages 517-518). Final Forms 8959 (Additional Medicare Tax) and 8960 (Net Investment Income Tax) are on [pages 27-28](#) of this *Supplement*; see www.irs.gov for the instructions.

Tuition and fees deduction for 2014 (page 574, 585). The deduction for tuition and fees (up to \$2,000 or \$4,000 depending on MAGI) was extended to 2014 as part of the retroactive "extenders" legislation.

Student loan interest deduction (page 586). The modified adjusted gross income limits on eligibility for the deduction are not changing for 2015; see [page 12](#).

Base amount for figuring taxable Social Security benefits (page 594). In the first sentence after the bold face heading "Taxable amount if your provisional income exceeds the base amount," the second number in the parenthetical should be \$32,000 (this is the base amount for joint filers), not \$34,000.

Social Security earnings tests for 2015 (page 596). Social Security benefits are reduced for those who are at least age 62 and under the current full Social Security retirement age of 66. For benefit recipients who are under age 66 in 2015, benefits will be reduced by \$1 for every \$2 of earnings over \$15,720. For recipients who attain age 66 in 2015, benefits will be reduced by \$1 for every \$3 over \$41,880, but only for months prior to the month of the 66th birthday. There is no benefit reduction for earnings starting in the month that age 66 is reached.

A more favorable rule applies if 2015 is the first year of receiving benefits. If it is and the recipient will not reach age 66 until after 2015, there will be no benefit reduction for any month in which 2015 earnings do not exceed \$1,310 (1/12 of \$15,720). If age 66 will be reached in 2015, there will be no benefit reduction for any month prior to the 66th birthday month in which earnings do not exceed \$3,490 (1/12 of \$41,880). However, the favorable “first year” rule does not apply for a month in which a self-employed recipient devotes over 45 hours to the business, or between 15 and 45 hours if engaged in a highly skilled occupation or managing a sizable business.

Medicare Part B and Part D premiums (page 600). The Part B and Part D premium rules and amounts for 2015 are on [page 8](#).

Foreign earned income and housing exclusions (pages 608-612). The 2015 foreign earned income and housing exclusion limits are on [page 13](#).

Computation of individual responsibility penalty (pages 631-632). The Examples in Section 38.5 give an incorrect computation of the individual responsibility tax penalty for failure to have minimum essential health coverage. As stated in the text above the Examples, the penalty equals the greater of the amount figured under Alternative 1 or Alternative 2, but the Examples provide for a penalty that is the lesser of the two Alternatives.

Under the facts of the first Example (at bottom of page 631 of *Your Income Tax 2015*), the penalty figured under Alternative 1 is \$547, and under Alternative 2 it is \$285. Therefore, the penalty is the greater amount, or \$547.

Under the facts of the second Example (top of page 632 of *Your Income Tax 2015*), the penalty is for failure to have minimum essential health coverage for five months. The full-year penalty under Alternative 1 is \$248.50 and under Alternative 2 it is \$95. Therefore, the penalty for five months is 5/12 of the greater Alternative 1 amount of \$248.50, or \$103.54 (5/12 x \$248.50).

Publication 5172 for health coverage mandate exemptions (page 633). In the last sentence on page 633 of *Your Income Tax 2015*, the publication number should be IRS Publication 5172 (not 1572).

Annual gift tax exclusion and lifetime exemption (pages 635-636). The annual gift tax exclusion for 2015 is \$14,000 per donee, (no change) and the lifetime exclusion for taxable gifts increases to \$5,430,000; see [page 13](#).

Estate tax (pages 639-640). The basic estate tax exemption (exclusion amount) for 2015 increases to \$5,430,000.

Cash method safe harbor (page 648). In the second sentence following the “\$10 million safe harbor” heading, the referenced year should be 2014, not 2013.

Carryback of net operating loss (page 668). In the second paragraph of Section 40.21, the year referenced in the third sentence should be 2014, not 2013.

Extended business credits (page 670). The following tax credits were retroactively extended for 2014 by the “extenders” legislation ([page 3](#)): the Work Opportunity credit, the wage differential credit for activated military personnel, the research credit, the Indian employment credit, the new markets credit, the empowerment zone employment credit, the energy-efficient home credit, and the alternative fuel vehicle refueling property credit.

Overall limits for defined-contribution and defined-benefit plans (pages 674-676). The plan limits for 2015 are shown on [pages 7-8](#).

Small business health credit (page 682). For 2014, the average premiums for the small group market are shown on a county-by-county basis within each state in the table starting on [page 59](#) of this *Supplement*.

First-year expensing limits extended (pages 685-686, 693, 696, 705). The retroactive “extenders” legislation ([page 4](#)) retained for 2014 the \$500,000 expensing limit, as well as the phaseout threshold of \$2 million of qualifying purchases. Expensing was also extended for (1) up to \$250,000 for the cost of qualified leasehold, restaurant, and retail improvements in 2014, and (2) off-the-shelf software purchased in 2014.

Mid-quarter convention example (page 690). In the third sentence of the Example on page 690 of *Your Income Tax 2015*, the referenced year should be 2014, not 2013.

15-year depreciation for qualified leasehold, restaurant, and retail improvements (page 696). The rule allowing a 15-year depreciation period for qualified leasehold, restaurant, and retail improvements was extended to property placed in service in 2014.

Bonus depreciation extended (page 699). Bonus depreciation (50% rate) was retroactively extended to property placed in service during 2014.

IRS business mileage rate for 2015 (pages 700-701). The IRS mileage rate for 2015 is 57.5 cents per mile, up from 56 cents; see [page 6](#).

Bonus depreciation boosts business vehicle depreciation limits for 2014 (pages 700, 702-708). Because of the extension of bonus depreciation for 2014, the maximum first-year depreciation limit is increased by \$8,000 for a business vehicle purchased new and used over 50% for business in 2014. Thus, the maximum first-year depreciation deduction shown in Table 43-2 for cars, and Table 43-3 for light trucks and vans ([page 708](#) of *Your Income Tax 2015*) is increased by \$8,000, from \$3,160 to \$11,160 for a car, and from \$3,460 to \$11,460 for a light truck/van. The \$11,160 or \$11,460 limit assumes the car qualifies for bonus depreciation and you do not elect not to claim the bonus allowance. The applicable limit must be reduced for personal use of the vehicle.

The depreciation limits for vehicles placed in service in 2015 are discussed on [page 7](#).

Self-employment tax and above-the-line deduction for 2015 (pages 721-725). The 2015 rules are discussed on [page 7](#).

IRS interest rates (pages 737, 745). For the first quarter of 2015, the IRS interest rate on refunds and underpayments remains 3%. If you are subject to a penalty for underpaying estimated tax for the first 15 days of April 2015, the 3% rate applicable in March applies for figuring the penalty, even if the IRS changes the interest rate for the April 1–June 30 quarter.

Offer in Compromise (pages 756-757). An offer based on doubt as to liability (made on Form 656-L), as well as an offer from a qualifying low-income taxpayer (who certifies income status on Form 656), is exempt from the application fee and the requirement to make an up-front payment with the OIC application.

ESTIMATING YOUR 2015 TAXES

You can use the following tax rate, deduction, and credit amounts to make a preliminary estimate of your 2015 tax liability. In some cases (such as for the American Opportunity credit), the amounts for 2015 are set by statute, but generally inflation adjustments determined by the IRS provide a slight boost to the amounts that were allowed for 2014. This information can help you to decide if you need to increase your federal income tax withholdings or to start or alter an existing schedule of estimated tax installments.

In your tax planning for 2015, also take into account:

The deductible standard mileage rates for 2015 on [page 6](#).

The 2015 limits for deductible IRAs and employer retirement plan contributions on [page 7](#).

The Social Security, Medicare, and self-employment tax limits for 2015 on [page 7](#).

Tax rate brackets. The seven ordinary income brackets of 10%, 15%, 25%, 28%, 33%, and 35%, and 39.6% have been slightly extended by an inflation adjustment, as shown in the tax rate tables on [page 14](#). For example, the 15% bracket ends and the 25% bracket begins for a married couple jointly if taxable income for 2015 exceeds \$74,900, up from \$73,800 for 2014. For a single taxpayer, the 25% bracket applies to 2015 taxable income exceeding \$37,450, up from \$36,900 for 2014.

The cutoff between the 15% and 25% brackets can be important for those with long-term capital gains and qualified dividends. If your long-term gains and dividends would otherwise fall within the 10% or 15% brackets, they generally escape tax entirely (zero percent rate).

The top ordinary income bracket of 39.6% applies in 2015 if taxable income exceeds \$413,200 for single taxpayers, \$439,000 for heads of households, \$464,850 for married couples filing jointly and qualifying widows/widowers, and \$232,425 for married persons filing separately. Long-term capital gains and qualified dividends that would otherwise fall within the 39.6% bracket may be subject to the 20% capital gain rate; see below.

Capital gains and qualified dividends. A 0%, 15%, or 20% rate can apply to your qualified dividends and long-term capital gains, depending on your taxable income, filing status (which determines the top of your 15% ordinary income bracket), and the amount of your qualified dividends and long-term gains. As noted above, the zero (0%) long-term capital gain rate generally applies for taxpayers within the 10% or 15% brackets. The 15% capital gains rate generally applies to taxpayers whose top bracket would be 25%-35% (on all taxable income without regard to preferential capital gains rate), but the 0% rate may apply to some gains and dividends. For taxpayers with taxable income over the threshold for the 39.6% ordinary income rate, the 20% capital gain rate may apply, but some long-term gains and qualified dividends may be subject to the 15% rate or even the 0% rate, depending on how much of the taxable income is ordinary income and how much is long-term gain plus qualified dividends.

The 0%, 15%, and 20% rates do not apply to long-term gains on (1) collectibles, which are subject to a maximum rate of 28% (if regular rate on ordinary income rate exceeds 28%), and (2) unrecaptured Section 1250 gains attributable to real estate depreciation, which are subject to a maximum rate of 25% (if regular rate on ordinary income exceeds 25%).

Personal exemptions. A \$4,000 deduction is allowed for each 2015 personal exemption (up from \$3,950 for 2014). However, the deduction for personal exemptions is phased out for taxpayers with 2015 adjusted gross income (AGI) over the following thresholds:

\$309,900 for married couples filing jointly and qualifying widows/widowers, \$284,050 for heads of households, \$258,250 for single taxpayers, and \$154,950 for married persons filing separately. For every \$2,500 of AGI above the threshold (\$1,250 if married filing separately), 2% of each \$4,000 exemption is lost. Thus, the deduction for 2015 exemptions will be completely phased out when AGI exceeds \$432,400 for married couples filing jointly and qualifying widows/widowers, \$406,550 for heads of households, \$380,750 for single taxpayers, and \$216,200 for married persons filing separately.

Standard deduction. The 2015 basic standard deduction is \$6,300 for single persons and married persons filing separately (\$100 more than for 2014), \$12,600 for married persons filing jointly and qualifying widows/widowers (\$200 increase), and \$9,250 for heads of households (\$150 increase).

The additional standard deduction amount for those who are age 65 or older or blind is \$1,550 for single taxpayers and heads of households (no change). The additional deduction is \$1,250 (\$50 increase) for married persons (whether filing jointly or separately) and qualifying widows/widowers.

For a person who can be claimed as another taxpayer's dependent for 2015, the basic standard deduction is the greater of (1) \$1,050 (\$50 increase) or (2) the dependent's earned income plus \$350 (but no more in total than the basic standard deduction for the dependent's filing status; unchanged).

Itemized deductions. The income-based reduction of overall itemized deductions applies if AGI for 2015 exceeds the thresholds shown above for the phaseout of personal exemptions (\$154,950, \$258,250, \$284,050, or \$309,900 depending on filing status). If AGI exceeds the threshold, itemized deductions other than medical expenses, investment interest, casualty/theft losses, and gambling losses are reduced by 3% of the excess AGI, but the reduction cannot exceed 80% of the total deductions.

AMT exemptions and rates. For 2015, the AMT exemption is: \$53,600 for single taxpayers and heads of households, \$83,400 for married couples filing jointly and qualifying widows/widowers, and \$41,700 for married taxpayers filing separately.

These exemptions are phased out by 25% for each dollar of alternative minimum taxable income (AMTI) exceeding the following thresholds: \$119,200 for single taxpayers and heads of households, \$158,900 for married couples filing jointly and qualifying widows/widowers, and \$79,450 for married taxpayers filing separately.

The 26% AMT rate applies to the first \$185,400 of 2015 taxable income (AMTI minus exemption), or \$92,700 if married filing separately, and the 28% rate applies to the excess over \$185,400/\$92,700.

Child tax credit. The child tax credit of \$1,000 per eligible child is refundable (payable even if it exceeds tax liability) to the extent of 15% of earned income exceeding \$3,000 (no change).

Student loan interest deduction. The maximum above-the-line deduction for student loan interest is set by statute at \$2,500. For 2015 (as in 2014), the \$2,500 limit is phased out if modified adjusted gross income (MAGI) is between \$130,000 and \$160,000 for married couples filing jointly, or between \$65,000 and \$80,000 if single, head of household, or qualifying widow/widower. Married persons filing separately and individuals claimed as dependents by other taxpayers are not eligible for the deduction.

American Opportunity credit and Lifetime Learning credit.

The credit amount and phaseout range for the American Opportunity credit is not changing. By statute, the credit of up to \$2,500 per eligible student phases out over a MAGI range of \$80,000 to \$90,000 for single filers, heads of households, and qualifying widows/widowers, and \$160,000 to \$180,000 for joint filers. The Lifetime Learning credit (limited to \$2,000 for all eligible students) phases out for 2015 over a MAGI range of \$55,000 to \$65,000 for single filers, heads of households, and qualifying widows and widowers (up from \$54,000–\$64,000), and \$110,000 to \$130,000 for joint filers (was \$108,000–\$128,000). Married persons filing separately may not claim either credit.

Saver's credit. The first \$2,000 of eligible contributions made for 2015 may qualify for a 50%, 20%, or 10% retirement savings contribution credit ("saver's credit"), depending on the taxpayer's AGI.

For married persons filing jointly, the 50% credit applies if 2015 AGI does not exceed \$36,500, the 20% credit rate applies if AGI does not exceed \$39,500, and the 10% credit applies if AGI does not exceed \$61,000.

For a head of household, the 50% credit applies if 2015 AGI does not exceed \$27,375, the 20% credit rate applies if AGI does not exceed \$29,625, and the 10% credit applies if AGI does not exceed \$45,750.

For single individuals, married persons filing separately, and qualifying widows/widowers, the 50% credit applies if 2015 AGI does not exceed \$18,250, the 20% credit rate applies if AGI does not exceed \$19,750 and the 10% credit applies if AGI does not exceed \$30,500.

Adoption credit and employer adoption assistance. The maximum adoption credit for 2015 is \$13,400. The credit will phase out if MAGI exceeds \$201,010 and the phaseout is complete if MAGI is \$241,010 or more. The same limit and phaseout rules apply to the employee exclusion for benefits under an employer's adoption assistance program.

Exclusion for interest on savings bonds used for tuition. The exclusion for interest on Series EE and I bonds redeemed to pay higher education expenses will start phasing out for married couples filing jointly and qualifying widows/widowers with 2015 MAGI over \$115,750, and the phaseout is complete if MAGI is \$145,750 or more. For single taxpayers and heads of households, the phaseout begins when MAGI exceeds \$77,200 and is complete at MAGI of \$92,200 or more. Married persons filing separately are not eligible for the exclusion.

Transportation fringe benefits. The 2015 monthly tax-free limit for employer-provided transit passes and commuter van/bus transportation (paid by employer or by employee salary-reduction contributions) will be \$130 per month, unless the law allowing parity with parking is retroactively extended ([page 4](#)). The tax-free limit for parking is \$250 per month (unchanged).

Premiums for long-term-care policies. The maximum amount of long-term-care insurance premiums that can be included in the itemized deduction for medical expenses depends on the policyholder's

age at the end of the year. For 2015, the limit on deductible long-term-care premiums is \$380 for taxpayers age 40 or younger, \$710 for those over age 40 but not over 50, \$1,430 for those over age 50 but not over 60, \$3,800 for those over age 60 but not over 70, and \$4,750 for those over age 70. These are slightly higher than the amounts for 2014.

Per diem payments from long-term-care policies. Payments received from a qualified long-term-care insurance contract on a per diem or other periodic basis are tax free for 2015 up to \$330 per day (unchanged) without regard to actual expenses incurred.

Kiddie tax. A child's net investment income over \$2,100 for 2015 will be subject to tax at the parent's tax rate, up from \$2,000 in 2014.

Foreign earned income and housing exclusions. The maximum foreign earned income exclusion for 2015 is \$100,800 (up from \$99,200).

The base foreign housing amount is \$16,128 ($16\% \times \$100,800$) for the full year, or \$44.18 per day if the foreign residence or physical presence test is met for only part of the year. The foreign housing exclusion is allowed to the extent that housing expenses, not to exceed the annual limit, exceed the base amount. For 2015, the limit on housing expenses is generally \$30,240 ($30\% \times \$100,800$) for the full year, or \$82.85 per qualifying day, but the IRS will announce a higher housing expense limit for designated high-cost areas.

Earned income credit. For 2015, the maximum credit is \$3,359 for one child, \$5,548 for two children, \$6,242 for three or more children, and \$503 if there are no children.

For taxpayers with children, the 2015 credit will begin to phase out if either earned income or AGI is at least \$18,110 if single, head of household, or qualifying widow/widower, or at least \$23,630 if married filing jointly. For those with no children the phaseout begins at \$8,240, or \$13,750 if married filing jointly. For taxpayers with one child, the credit is completely phased out if either earned income or AGI is \$39,131 or more, \$44,651 if married filing jointly. For two children the credit is completely phased out if either earned income or AGI is at least \$44,454, \$49,974 if married filing jointly. For taxpayers with three or more children, the credit is completely phased out if either earned income or AGI is at least \$47,747, \$53,267 if married filing jointly. For taxpayers with no children, the phaseout is complete at income of \$14,820, \$20,330 if married filing jointly.

Gift tax annual exclusion and lifetime exclusion. The annual gift tax exclusion for 2015 remains at \$14,000 per individual donee. Married couples can agree to "split" one spouse's gifts, doubling the 2015 exclusion for each donee to \$28,000. The unlimited marital deduction applies to gifts made to a spouse who is a U.S. citizen. For gifts to a noncitizen spouse, the annual exclusion for 2015 is \$147,000 (up from \$145,000).

The "lifetime" exclusion from gift tax that applies to taxable gifts (in excess of the annual exclusion and other tax-free gifts) is the same as the basic exclusion for estate tax purposes, which for 2015 is \$5,430,000 (was \$5,340,000 for 2014).

2015 Tax Rate Tables

TABLE 1—Section 1(a)—Married Individuals Filing Joint Returns and Surviving Spouses

If Taxable Income Is—

Not over \$18,450	
Over \$18,450 but not over \$74,900	
Over \$74,900 but not over \$151,200	
Over \$151,200 but not over \$230,450	
Over \$230,450 but not over \$411,500	
Over \$411,500 but not over \$464,850	
Over \$464,850	

The Tax Is—

10% of the taxable income	
\$1,845 plus 15% of the excess over \$18,450	
\$10,312.50 plus 25% of the excess over \$74,900	
\$29,387.50 plus 28% of the excess over \$151,200	
\$51,577.50 plus 33% of the excess over \$230,450	
\$111,324 plus 35% of the excess over \$411,500	
\$129,996.50 plus 39.6% of the excess over \$464,850	

TABLE 2—Section 1(b)—Heads of Households

If Taxable Income Is—

Not over \$13,150	
Over \$13,150 but not over \$50,200	
Over \$50,200 but not over \$129,600	
Over \$129,600 but not over \$209,850	
Over \$209,850 but not over \$411,500	
Over \$411,500 not over \$439,000	
Over \$439,000	

The Tax Is—

10% of the taxable income	
\$1,315 plus 15% of the excess over \$13,150	
\$6,872.50 plus 25% of the excess over \$50,200	
\$26,722.50 plus 28% of the excess over \$129,600	
\$49,192.50 plus 33% of the excess over \$209,850	
\$115,737 plus 35% of the excess over \$411,500	
\$125,362 plus 39.6% of the excess over \$439,000	

TABLE 3—Section 1(c)—Unmarried Individuals (other than Surviving Spouses and Heads of Households)

If Taxable Income Is—

Not over \$9,225	
Over \$9,225 but not over \$37,450	
Over \$37,450 but not over \$90,750	
Over \$90,750 but not over \$189,300	
Over \$189,300 but not over \$411,500	
Over \$411,500 but not over \$413,200	
Over \$413,200	

The Tax Is—

10% of the taxable income	
\$922.50 plus 15% of the excess over \$9,225	
\$5,156.25 plus 25% of the excess over \$37,450	
\$18,481.25 plus 28% of the excess over \$90,750	
\$46,075.25 plus 33% of the excess over \$189,300	
\$119,401.25 plus 35% of the excess over \$411,500	
\$119,996.25 plus 39.6% of the excess over \$413,200	

TABLE 4—Section 1(d)—Married Individuals Filing Separate Returns

If Taxable Income Is—

Not over \$9,225	
Over \$9,225 but not over \$37,450	
Over \$37,450 but not over \$75,600	
Over \$75,600 but not over \$115,225	
Over \$115,225 but not over \$205,750	
Over \$205,750 but not over \$232,425	
Over \$232,425	

The Tax Is—

10% of the taxable income	
\$922.50 plus 15% of the excess over \$9,225	
\$5,156.25 plus 25% of the excess over \$37,450	
\$14,693.75 plus 28% of the excess over \$75,600	
\$25,788.75 plus 33% of the excess over \$115,225	
\$55,662 plus 35% of the excess over \$205,750	
\$64,998.25 plus 39.6% of the excess over \$232,425	

Form **1040**Department of the Treasury—Internal Revenue Service (99)
U.S. Individual Income Tax Return**2014**

OMB No. 1545-0074

IRS Use Only—Do not write or staple in this space.

For the year Jan. 1-Dec. 31, 2014, or other tax year beginning

, 2014, ending

, 20

See separate instructions.

Your first name and initial

Last name

Your social security number

If a joint return, spouse's first name and initial

Last name

Spouse's social security number

Home address (number and street). If you have a P.O. box, see instructions.

Apt. no.

▲ Make sure the SSN(s) above and on line 6c are correct.

City, town or post office, state, and ZIP code. If you have a foreign address, also complete spaces below (see instructions).

Presidential Election Campaign

Foreign country name

Foreign province/state/county

Foreign postal code

Check here if you, or your spouse if filing jointly, want \$3 to go to this fund. Checking a box below will not change your tax or refund.

 You Spouse**Filing Status**1 Single4 Head of household (with qualifying person). (See instructions.) If the qualifying person is a child but not your dependent, enter this child's name here. ►2 Married filing jointly (even if only one had income)3 Married filing separately. Enter spouse's SSN above and full name here. ►5 Qualifying widow(er) with dependent child

Check only one box.

Exemptions6a Yourself. If someone can claim you as a dependent, do not check box 6a

Boxes checked on 6a and 6b

b Spouse

No. of children on 6c who:

c Dependents:

(1) First name

(2) Dependent's social security number

(3) Dependent's relationship to you

(4) ✓ if child under age 17 qualifying for child tax credit (see instructions)

Last name

If more than four dependents, see instructions and check here ►

d Total number of exemptions claimed

• lived with you

• did not live with you due to divorce or separation (see instructions)

Dependents on 6c not entered above

Add numbers on lines above ►

IncomeAttach Form(s)
W-2 here. Also
attach Forms
W-2G and
1099-R if tax
was withheld.If you did not
get a W-2,
see instructions.

7 Wages, salaries, tips, etc. Attach Form(s) W-2

7

8a Taxable interest. Attach Schedule B if required

8a

b Tax-exempt interest. Do not include on line 8a

8b

9a Ordinary dividends. Attach Schedule B if required

9a

b Qualified dividends

9b

10 Taxable refunds, credits, or offsets of state and local income taxes

10

11 Alimony received

11

12 Business income or (loss). Attach Schedule C or C-EZ

12

13 Capital gain or (loss). Attach Schedule D if required. If not required, check here ►

13

14 Other gains or (losses). Attach Form 4797

14

15a IRA distributions

15a

b Taxable amount

15b

16a Pensions and annuities

16a

b Taxable amount

16b

17 Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E

17

18 Farm income or (loss). Attach Schedule F

18

19 Unemployment compensation

19

20a Social security benefits

20a

b Taxable amount

20b

21 Other income. List type and amount

21

22 Combine the amounts in the far right column for lines 7 through 21. This is your **total income** ►

22

Adjusted Gross Income

23 Educator expenses

23

24 Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ

24

25 Health savings account deduction. Attach Form 8889

25

26 Moving expenses. Attach Form 3903

26

27 Deductible part of self-employment tax. Attach Schedule SE

27

28 Self-employed SEP, SIMPLE, and qualified plans

28

29 Self-employed health insurance deduction

29

30 Penalty on early withdrawal of savings

30

31a Alimony paid b Recipient's SSN ►

31a

32 IRA deduction

32

33 Student loan interest deduction

33

34 Tuition and fees. Attach Form 8917

34

35 Domestic production activities deduction. Attach Form 8903

35

36 Add lines 23 through 35

36

37 Subtract line 36 from line 22. This is your **adjusted gross income** ►

37

Tax and Credits		38 Amount from line 37 (adjusted gross income)		38
Standard Deduction for—		39a Check <input type="checkbox"/> You were born before January 2, 1950, <input type="checkbox"/> Blind. Total boxes if: <input type="checkbox"/> Spouse was born before January 2, 1950, <input type="checkbox"/> Blind. checked ► 39a		
• People who check any box on line 39a or 39b or who can be claimed as a dependent, see instructions. • All others: Single or Married filing separately, \$6,200		b If your spouse itemizes on a separate return or you were a dual-status alien, check here ► 39b <input type="checkbox"/>		
Married filing jointly or Qualifying widow(er), \$12,400		40 Itemized deductions (from Schedule A) or your standard deduction (see left margin)		40
Head of household, \$9,100		41 Subtract line 40 from line 38		41
		42 Exemptions. If line 38 is \$152,525 or less, multiply \$3,950 by the number on line 6d. Otherwise, see instructions		42
		43 Taxable income. Subtract line 42 from line 41. If line 42 is more than line 41, enter -0-		43
		44 Tax (see instructions). Check if any from: a <input type="checkbox"/> Form(s) 8814 b <input type="checkbox"/> Form 4972 c <input type="checkbox"/> _____		44
		45 Alternative minimum tax (see instructions). Attach Form 6251		45
		46 Excess advance premium tax credit repayment. Attach Form 8962		46
		47 Add lines 44, 45, and 46 ►		47
		48 Foreign tax credit. Attach Form 1116 if required		
		49 Credit for child and dependent care expenses. Attach Form 2441		
		50 Education credits from Form 8863, line 19		
		51 Retirement savings contributions credit. Attach Form 8880		
		52 Child tax credit. Attach Schedule 8812, if required		
		53 Residential energy credits. Attach Form 5695		
		54 Other credits from Form: a <input type="checkbox"/> 3800 b <input type="checkbox"/> 8801 c <input type="checkbox"/> _____		
		55 Add lines 48 through 54. These are your total credits		55
		56 Subtract line 55 from line 47. If line 55 is more than line 47, enter -0- ►		56
Other Taxes		57 Self-employment tax. Attach Schedule SE		57
		58 Unreported social security and Medicare tax from Form: a <input type="checkbox"/> 4137 b <input type="checkbox"/> 8919		58
		59 Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required		59
60a Household employment taxes from Schedule H		60a		
b First-time homebuyer credit repayment. Attach Form 5405 if required		60b		
61 Health care: individual responsibility (see instructions) Full-year coverage <input type="checkbox"/>		61		
62 Taxes from: a <input type="checkbox"/> Form 8959 b <input type="checkbox"/> Form 8960 c <input type="checkbox"/> Instructions; enter code(s) _____		62		
63 Add lines 56 through 62. This is your total tax ►		63		
Payments		64 Federal income tax withheld from Forms W-2 and 1099		64
		65 2014 estimated tax payments and amount applied from 2013 return		65
66a Earned income credit (EIC)		66a		
b Nontaxable combat pay election 66b		66b		
67 Additional child tax credit. Attach Schedule 8812		67		
68 American opportunity credit from Form 8863, line 8		68		
69 Net premium tax credit. Attach Form 8962		69		
70 Amount paid with request for extension to file		70		
71 Excess social security and tier 1 RRTA tax withheld		71		
72 Credit for federal tax on fuels. Attach Form 4136		72		
73 Credits from Form: a <input type="checkbox"/> 2439 b <input type="checkbox"/> Reserved c <input type="checkbox"/> Reserved d <input type="checkbox"/> _____		73		
74 Add lines 64, 65, 66a, and 67 through 73. These are your total payments ►		74		
Refund		75 If line 74 is more than line 63, subtract line 63 from line 74. This is the amount you overpaid		75
76a Amount of line 75 you want refunded to you. If Form 8888 is attached, check here ► <input type="checkbox"/>		76a		
► b Routing number ► c Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings				
► d Account number				
77 Amount of line 75 you want applied to your 2015 estimated tax ►		77		
Amount You Owe		78 Amount you owe. Subtract line 74 from line 63. For details on how to pay, see instructions ►		78
79 Estimated tax penalty (see instructions)		79		
Third Party Designee		Do you want to allow another person to discuss this return with the IRS (see instructions)? <input type="checkbox"/> Yes. Complete below. <input type="checkbox"/> No		
Designee's name ►		Phone no. ►		Personal identification number (PIN) ►
Sign Here		Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.		
Joint return? See instructions. Keep a copy for your records.		Your signature	Date	Your occupation
		Spouse's signature. If a joint return, both must sign.	Date	Spouse's occupation
				If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
Paid Preparer Use Only		Print/Type preparer's name	Preparer's signature	Date
		Firm's name ►	Firm's EIN ►	
		Firm's address ►	Phone no.	

**SCHEDULE A
(Form 1040)**Department of the Treasury
Internal Revenue Service (99)**Itemized Deductions**

OMB No. 1545-0074

2014
Attachment
Sequence No. 07

Name(s) shown on Form 1040

Your social security number

		Caution. Do not include expenses reimbursed or paid by others.			
Medical and Dental Expenses	1	Medical and dental expenses (see instructions)	1		
	2	Enter amount from Form 1040, line 38	2		
	3	Multiply line 2 by 10% (.10). But if either you or your spouse was born before January 2, 1950, multiply line 2 by 7.5% (.075) instead	3		
	4	Subtract line 3 from line 1. If line 3 is more than line 1, enter -0-	4		
Taxes You Paid	5	State and local (check only one box):	5		
	a <input type="checkbox"/> Income taxes, or b <input type="checkbox"/> General sales taxes				
	6	Real estate taxes (see instructions)	6		
	7	Personal property taxes	7		
	8	Other taxes. List type and amount ►	8		
	9	Add lines 5 through 8	9		
	Interest You Paid Note. Your mortgage interest deduction may be limited (see instructions).	10	Home mortgage interest and points reported to you on Form 1098	10	
		11	Home mortgage interest not reported to you on Form 1098. If paid to the person from whom you bought the home, see instructions and show that person's name, identifying no., and address ►	11	
		12	Points not reported to you on Form 1098. See instructions for special rules	12	
13		Mortgage insurance premiums (see instructions)	13		
14		Investment interest. Attach Form 4952 if required. (See instructions.)	14		
15		Add lines 10 through 14	15		
Gifts to Charity If you made a gift and got a benefit for it, see instructions.	16	Gifts by cash or check. If you made any gift of \$250 or more, see instructions	16		
	17	Other than by cash or check. If any gift of \$250 or more, see instructions. You must attach Form 8283 if over \$500	17		
	18	Carryover from prior year	18		
	19	Add lines 16 through 18	19		
	20	Casualty or theft loss(es). Attach Form 4684. (See instructions.)	20		
Job Expenses and Certain Miscellaneous Deductions	21	Unreimbursed employee expenses—job travel, union dues, job education, etc. Attach Form 2106 or 2106-EZ if required. (See instructions.) ►	21		
	22	Tax preparation fees	22		
	23	Other expenses—investment, safe deposit box, etc. List type and amount ►	23		
	24	Add lines 21 through 23	24		
	25	Enter amount from Form 1040, line 38	25		
	26	Multiply line 25 by 2% (.02)	26		
	27	Subtract line 26 from line 24. If line 26 is more than line 24, enter -0-	27		
	28	Other—from list in instructions. List type and amount ►	28		
Total Itemized Deductions	29	Is Form 1040, line 38, over \$152,525?	29		
	<input type="checkbox"/> No. Your deduction is not limited. Add the amounts in the far right column for lines 4 through 28. Also, enter this amount on Form 1040, line 40.				
	<input type="checkbox"/> Yes. Your deduction may be limited. See the Itemized Deductions Worksheet in the instructions to figure the amount to enter.				
	30 If you elect to itemize deductions even though they are less than your standard deduction, check here ►				

SCHEDULE B
(Form 1040A or 1040)

Department of the Treasury
Internal Revenue Service (99)

Name(s) shown on return

Interest and Ordinary Dividends

OMB No. 1545-0074

2014
Attachment
Sequence No. **08**

- Attach to Form 1040A or 1040.
- Information about Schedule B and its instructions is at www.irs.gov/scheduleb.

Name(s) shown on return

Your social security number

For Paperwork Reduction Act Notice, see your tax return instructions.

Cat. No. 17146N

Schedule B (Form 1040A or 1040) 2014

SCHEDULE C
(Form 1040)

Department of the Treasury
Internal Revenue Service (99)

Profit or Loss From Business
(Sole Proprietorship)

OMB No. 1545-0074

2014
Attachment
Sequence No. 09

Name of proprietor	Social security number (SSN)
A Principal business or profession, including product or service (see instructions)	B Enter code from instructions ►
C Business name. If no separate business name, leave blank.	D Employer ID number (EIN), (see instr.)
E Business address (including suite or room no.) ► City, town or post office, state, and ZIP code	
F Accounting method: (1) <input type="checkbox"/> Cash (2) <input type="checkbox"/> Accrual (3) <input type="checkbox"/> Other (specify) ►	
G Did you "materially participate" in the operation of this business during 2014? If "No," see instructions for limit on losses	<input type="checkbox"/> Yes <input type="checkbox"/> No
H If you started or acquired this business during 2014, check here	► <input type="checkbox"/>
I Did you make any payments in 2014 that would require you to file Form(s) 1099? (see instructions)	<input type="checkbox"/> Yes <input type="checkbox"/> No
J If "Yes," did you or will you file required Forms 1099?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Part I Income

1 Gross receipts or sales. See instructions for line 1 and check the box if this income was reported to you on Form W-2 and the "Statutory employee" box on that form was checked	► <input type="checkbox"/>	1	
2 Returns and allowances		2	
3 Subtract line 2 from line 1		3	
4 Cost of goods sold (from line 42)		4	
5 Gross profit. Subtract line 4 from line 3		5	
6 Other income, including federal and state gasoline or fuel tax credit or refund (see instructions)		6	
7 Gross income. Add lines 5 and 6	►	7	

Part II Expenses. Enter expenses for business use of your home **only** on line 30.

8 Advertising	8		18 Office expense (see instructions)	18	
9 Car and truck expenses (see instructions).	9		19 Pension and profit-sharing plans . . .	19	
10 Commissions and fees	10		20 Rent or lease (see instructions):		
11 Contract labor (see instructions)	11		a Vehicles, machinery, and equipment	20a	
12 Depletion	12		b Other business property	20b	
13 Depreciation and section 179 expense deduction (not included in Part III) (see instructions).	13		21 Repairs and maintenance	21	
14 Employee benefit programs (other than on line 19).	14		22 Supplies (not included in Part III) . . .	22	
15 Insurance (other than health)	15		23 Taxes and licenses	23	
16 Interest:			24 Travel, meals, and entertainment:		
a Mortgage (paid to banks, etc.)	16a		a Travel	24a	
b Other	16b		b Deductible meals and entertainment (see instructions)	24b	
17 Legal and professional services	17		25 Utilities	25	

- 28 **Total expenses** before expenses for business use of home. Add lines 8 through 27a ►
 29 Tentative profit or (loss). Subtract line 28 from line 7
 30 Expenses for business use of your home. Do not report these expenses elsewhere. Attach Form 8829 unless using the simplified method (see instructions).

Simplified method filers only: enter the total square footage of: (a) your home:

and (b) the part of your home used for business: Use the Simplified Method Worksheet in the instructions to figure the amount to enter on line 30

- 31 **Net profit or (loss).** Subtract line 30 from line 29.

- If a profit, enter on both **Form 1040, line 12** (or **Form 1040NR, line 13**) and on **Schedule SE, line 2**. (If you checked the box on line 1, see instructions). Estates and trusts, enter on **Form 1041, line 3**.
- If a loss, you **must** go to line 32.

- 32 If you have a loss, check the box that describes your investment in this activity (see instructions).

- If you checked 32a, enter the loss on both **Form 1040, line 12**, (or **Form 1040NR, line 13**) and on **Schedule SE, line 2**. (If you checked the box on line 1, see the line 31 instructions). Estates and trusts, enter on **Form 1041, line 3**.
- If you checked 32b, you **must** attach **Form 6198**. Your loss may be limited.

- 32a All investment is at risk.
 32b Some investment is not at risk.

Part III Cost of Goods Sold (see instructions)

- | | | | | | | |
|----|---|--|---|--|------------------------------|-----------------------------|
| 33 | Method(s) used to value closing inventory: | a <input type="checkbox"/> Cost | b <input type="checkbox"/> Lower of cost or market | c <input type="checkbox"/> Other (attach explanation) | | |
| 34 | Was there any change in determining quantities, costs, or valuations between opening and closing inventory?
If "Yes," attach explanation | | | | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 35 | Inventory at beginning of year. If different from last year's closing inventory, attach explanation . . . | | | | 35 | |
| 36 | Purchases less cost of items withdrawn for personal use | | | | 36 | |
| 37 | Cost of labor. Do not include any amounts paid to yourself | | | | 37 | |
| 38 | Materials and supplies | | | | 38 | |
| 39 | Other costs | | | | 39 | |
| 40 | Add lines 35 through 39 | | | | 40 | |
| 41 | Inventory at end of year | | | | 41 | |
| 42 | Cost of goods sold. Subtract line 41 from line 40. Enter the result here and on line 4 | | | | 42 | |

Part IV **Information on Your Vehicle.** Complete this part **only** if you are claiming car or truck expenses on line 9 and are not required to file Form 4562 for this business. See the instructions for line 13 to find out if you must file Form 4562.

- 43** When did you place your vehicle in service for business purposes? (month, day, year) ► / /

44 Of the total number of miles you drove your vehicle during 2014, enter the number of miles you used your vehicle for:

a Business _____ **b** Commuting (see instructions) _____ **c** Other _____

45 Was your vehicle available for personal use during off-duty hours? Yes No

46 Do you (or your spouse) have another vehicle available for personal use? Yes No

47a Do you have evidence to support your deduction? Yes No

b If "Yes," is the evidence written? Yes No

Part V Other Expenses. List below business expenses not included on lines 8-26 or line 30.

SCHEDULE D
(Form 1040)Department of the Treasury
Internal Revenue Service (99)**Capital Gains and Losses**

OMB No. 1545-0074

- Attach to Form 1040 or Form 1040NR.
 ► Information about Schedule D and its separate instructions is at www.irs.gov/scheduled.
 ► Use Form 8949 to list your transactions for lines 1b, 2, 3, 8b, 9, and 10.

2014
 Attachment
 Sequence No. **12**

Name(s) shown on return

Your social security number

Part I Short-Term Capital Gains and Losses—Assets Held One Year or Less

See instructions for how to figure the amounts to enter on the lines below.

This form may be easier to complete if you round off cents to whole dollars.

	(d) Proceeds (sales price)	(e) Cost (or other basis)	(g) Adjustments to gain or loss from Form(s) 8949, Part I, line 2, column (g)	(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g)
1a Totals for all short-term transactions reported on Form 1099-B for which basis was reported to the IRS and for which you have no adjustments (see instructions). However, if you choose to report all these transactions on Form 8949, leave this line blank and go to line 1b .				
1b Totals for all transactions reported on Form(s) 8949 with Box A checked				
2 Totals for all transactions reported on Form(s) 8949 with Box B checked				
3 Totals for all transactions reported on Form(s) 8949 with Box C checked				
4 Short-term gain from Form 6252 and short-term gain or (loss) from Forms 4684, 6781, and 8824				4
5 Net short-term gain or (loss) from partnerships, S corporations, estates, and trusts from Schedule(s) K-1				5
6 Short-term capital loss carryover. Enter the amount, if any, from line 8 of your Capital Loss Carryover Worksheet in the instructions				6 ()
7 Net short-term capital gain or (loss). Combine lines 1a through 6 in column (h). If you have any long-term capital gains or losses, go to Part II below. Otherwise, go to Part III on the back				7

Part II Long-Term Capital Gains and Losses—Assets Held More Than One Year

See instructions for how to figure the amounts to enter on the lines below.

This form may be easier to complete if you round off cents to whole dollars.

	(d) Proceeds (sales price)	(e) Cost (or other basis)	(g) Adjustments to gain or loss from Form(s) 8949, Part II, line 2, column (g)	(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g)
8a Totals for all long-term transactions reported on Form 1099-B for which basis was reported to the IRS and for which you have no adjustments (see instructions). However, if you choose to report all these transactions on Form 8949, leave this line blank and go to line 8b .				
8b Totals for all transactions reported on Form(s) 8949 with Box D checked				
9 Totals for all transactions reported on Form(s) 8949 with Box E checked				
10 Totals for all transactions reported on Form(s) 8949 with Box F checked				
11 Gain from Form 4797, Part I; long-term gain from Forms 2439 and 6252; and long-term gain or (loss) from Forms 4684, 6781, and 8824				11
12 Net long-term gain or (loss) from partnerships, S corporations, estates, and trusts from Schedule(s) K-1				12
13 Capital gain distributions. See the instructions				13
14 Long-term capital loss carryover. Enter the amount, if any, from line 13 of your Capital Loss Carryover Worksheet in the instructions				14 ()
15 Net long-term capital gain or (loss). Combine lines 8a through 14 in column (h). Then go to Part III on the back				15

For Paperwork Reduction Act Notice, see your tax return instructions.

Cat. No. 11338H

Schedule D (Form 1040) 2014

Part III Summary

16 Combine lines 7 and 15 and enter the result	16	
<ul style="list-style-type: none"> If line 16 is a gain, enter the amount from line 16 on Form 1040, line 13, or Form 1040NR, line 14. Then go to line 17 below. If line 16 is a loss, skip lines 17 through 20 below. Then go to line 21. Also be sure to complete line 22. If line 16 is zero, skip lines 17 through 21 below and enter -0- on Form 1040, line 13, or Form 1040NR, line 14. Then go to line 22. 		
17 Are lines 15 and 16 both gains? <input type="checkbox"/> Yes. Go to line 18. <input type="checkbox"/> No. Skip lines 18 through 21, and go to line 22.	18	
18 Enter the amount, if any, from line 7 of the 28% Rate Gain Worksheet in the instructions . . . ►	18	
19 Enter the amount, if any, from line 18 of the Unrecaptured Section 1250 Gain Worksheet in the instructions . . . ►	19	
20 Are lines 18 and 19 both zero or blank? <input type="checkbox"/> Yes. Complete the Qualified Dividends and Capital Gain Tax Worksheet in the instructions for Form 1040, line 44 (or in the instructions for Form 1040NR, line 42). Do not complete lines 21 and 22 below. <input type="checkbox"/> No. Complete the Schedule D Tax Worksheet in the instructions. Do not complete lines 21 and 22 below.	21 ()	
21 If line 16 is a loss, enter here and on Form 1040, line 13, or Form 1040NR, line 14, the smaller of: <ul style="list-style-type: none"> The loss on line 16 or (\$3,000), or if married filing separately, (\$1,500) 	21 ()	
Note. When figuring which amount is smaller, treat both amounts as positive numbers.		
22 Do you have qualified dividends on Form 1040, line 9b, or Form 1040NR, line 10b? <input type="checkbox"/> Yes. Complete the Qualified Dividends and Capital Gain Tax Worksheet in the instructions for Form 1040, line 44 (or in the instructions for Form 1040NR, line 42). <input type="checkbox"/> No. Complete the rest of Form 1040 or Form 1040NR.		

**SCHEDULE E
(Form 1040)**Department of the Treasury
Internal Revenue Service (99)**Supplemental Income and Loss**
(From rental real estate, royalties, partnerships, S corporations, estates, trusts, REMICs, etc.)► Attach to Form 1040, 1040NR, or Form 1041.
► Information about Schedule E and its separate instructions is at www.irs.gov/schedulee.

OMB No. 1545-0074

2014
Attachment
Sequence No. 13

Name(s) shown on return

Your social security number

Part I Income or Loss From Rental Real Estate and Royalties Note. If you are in the business of renting personal property, use **Schedule C** or **C-EZ** (see instructions). If you are an individual, report farm rental income or loss from **Form 4835** on page 2, line 40.

A Did you make any payments in 2014 that would require you to file Form(s) 1099? (see instructions) Yes No**B** If "Yes," did you or will you file required Forms 1099? Yes No**1a** Physical address of each property (street, city, state, ZIP code)**A****B****C**

1b	Type of Property (from list below)	2 For each rental real estate property listed above, report the number of fair rental and personal use days. Check the QJV box only if you meet the requirements to file as a qualified joint venture. See instructions.	Fair Rental Days	Personal Use Days	QJV
A					<input type="checkbox"/>
B					<input type="checkbox"/>
C					<input type="checkbox"/>

Type of Property:

1 Single Family Residence

3 Vacation/Short-Term Rental

5 Land

7 Self-Rental

2 Multi-Family Residence

4 Commercial

6 Royalties

8 Other (describe)

Income:	Properties:	A	B	C
3 Rents received	3			
4 Royalties received	4			
Expenses:				
5 Advertising	5			
6 Auto and travel (see instructions)	6			
7 Cleaning and maintenance	7			
8 Commissions.	8			
9 Insurance	9			
10 Legal and other professional fees	10			
11 Management fees	11			
12 Mortgage interest paid to banks, etc. (see instructions)	12			
13 Other interest.	13			
14 Repairs.	14			
15 Supplies	15			
16 Taxes	16			
17 Utilities.	17			
18 Depreciation expense or depletion	18			
19 Other (list) ►	19			
20 Total expenses. Add lines 5 through 19	20			
21 Subtract line 20 from line 3 (rents) and/or 4 (royalties). If result is a (loss), see instructions to find out if you must file Form 6198	21			
22 Deductible rental real estate loss after limitation, if any, on Form 8582 (see instructions)	22 () () () ()			
23a Total of all amounts reported on line 3 for all rental properties	23a			
b Total of all amounts reported on line 4 for all royalty properties	23b			
c Total of all amounts reported on line 12 for all properties	23c			
d Total of all amounts reported on line 18 for all properties	23d			
e Total of all amounts reported on line 20 for all properties	23e			
24 Income. Add positive amounts shown on line 21. Do not include any losses	24			
25 Losses. Add royalty losses from line 21 and rental real estate losses from line 22. Enter total losses here	25 () ()			
26 Total rental real estate and royalty income or (loss). Combine lines 24 and 25. Enter the result here. If Parts II, III, IV, and line 40 on page 2 do not apply to you, also enter this amount on Form 1040, line 17, or Form 1040NR, line 18. Otherwise, include this amount in the total on line 41 on page 2	26			

For Paperwork Reduction Act Notice, see the separate instructions.

Cat. No. 11344L

Schedule E (Form 1040) 2014

Name(s) shown on return. Do not enter name and social security number if shown on other side.

Your social security number

Caution. The IRS compares amounts reported on your tax return with amounts shown on Schedule(s) K-1.**Part II Income or Loss From Partnerships and S Corporations** Note. If you report a loss from an at-risk activity for which any amount is not at risk, you must check the box in column (e) on line 28 and attach Form 6198. See instructions.

- 27** Are you reporting any loss not allowed in a prior year due to the at-risk, excess farm loss, or basis limitations, a prior year unallowed loss from a passive activity (if that loss was not reported on Form 8582), or unreimbursed partnership expenses? If you answered "Yes," see instructions before completing this section.

Yes No

28	(a) Name	(b) Enter P for partnership; S for S corporation	(c) Check if foreign partnership	(d) Employer identification number	(e) Check if any amount is not at risk
A			<input type="checkbox"/>		<input type="checkbox"/>
B			<input type="checkbox"/>		<input type="checkbox"/>
C			<input type="checkbox"/>		<input type="checkbox"/>
D			<input type="checkbox"/>		<input type="checkbox"/>

Passive Income and Loss**Nonpassive Income and Loss**

	(f) Passive loss allowed (attach Form 8582 if required)	(g) Passive income from Schedule K-1	(h) Nonpassive loss from Schedule K-1	(i) Section 179 expense deduction from Form 4562	(j) Nonpassive income from Schedule K-1
A					
B					
C					
D					
29a Totals					
b Totals					
30 Add columns (g) and (j) of line 29a					30
31 Add columns (f), (h), and (i) of line 29b					31 ()
32 Total partnership and S corporation income or (loss). Combine lines 30 and 31. Enter the result here and include in the total on line 41 below					32

Part III Income or Loss From Estates and Trusts

33	(a) Name	(b) Employer identification number
A		
B		
Passive Income and Loss		
(c) Passive deduction or loss allowed (attach Form 8582 if required)		
(d) Passive income from Schedule K-1		
(e) Deduction or loss from Schedule K-1		
(f) Other income from Schedule K-1		
A		
B		
34a Totals		
b Totals		
35 Add columns (d) and (f) of line 34a		35
36 Add columns (c) and (e) of line 34b		36 ()
37 Total estate and trust income or (loss). Combine lines 35 and 36. Enter the result here and include in the total on line 41 below		37

Part IV Income or Loss From Real Estate Mortgage Investment Conduits (REMICs)—Residual Holder

38	(a) Name	(b) Employer identification number	(c) Excess inclusion from Schedules Q, line 2c (see instructions)	(d) Taxable income (net loss) from Schedules Q, line 1b	(e) Income from Schedules Q, line 3b
39	Combine columns (d) and (e) only. Enter the result here and include in the total on line 41 below				39

Part V Summary

- 40** Net farm rental income or (loss) from Form 4835. Also, complete line 42 below
- 41** Total income or (loss). Combine lines 26, 32, 37, 39, and 40. Enter the result here and on Form 1040, line 17, or Form 1040NR, line 18 ►
- 42 Reconciliation of farming and fishing income.** Enter your gross farming and fishing income reported on Form 4835, line 7; Schedule K-1 (Form 1065), box 14, code B; Schedule K-1 (Form 1120S), box 17, code V; and Schedule K-1 (Form 1041), box 14, code F (see instructions)
- 43 Reconciliation for real estate professionals.** If you were a real estate professional (see instructions), enter the net income or (loss) you reported anywhere on Form 1040 or Form 1040NR from all rental real estate activities in which you materially participated under the passive activity loss rules

42	
43	

**SCHEDULE SE
(Form 1040)**Department of the Treasury
Internal Revenue Service (99)**Self-Employment Tax**

OMB No. 1545-0074

2014
Attachment
Sequence No. **17**

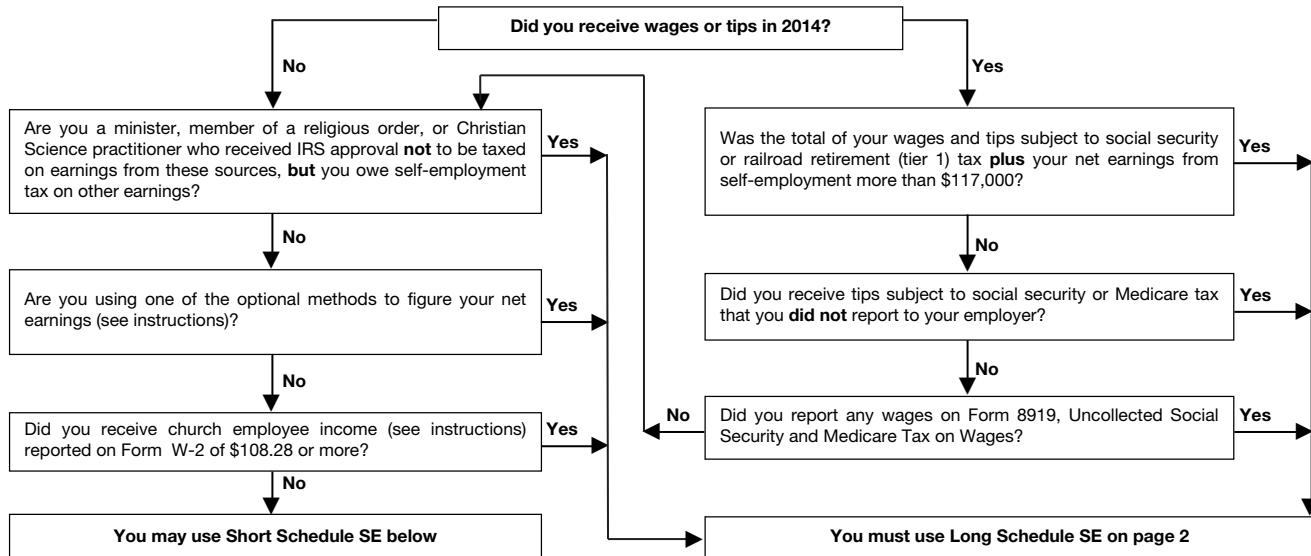
- Information about Schedule SE and its separate instructions is at www.irs.gov/schedulese.
 ► Attach to Form 1040 or Form 1040NR.

Name of person with self-employment income (as shown on Form 1040 or Form 1040NR)	Social security number of person with self-employment income ►
---	--

Before you begin: To determine if you must file Schedule SE, see the instructions.

May I Use Short Schedule SE or Must I Use Long Schedule SE?

Note. Use this flowchart **only if** you must file Schedule SE. If unsure, see *Who Must File Schedule SE* in the instructions.



Section A—Short Schedule SE. Caution. Read above to see if you can use Short Schedule SE.

- 1a Net farm profit or (loss) from Schedule F, line 34, and farm partnerships, Schedule K-1 (Form 1065), box 14, code A
- b If you received social security retirement or disability benefits, enter the amount of Conservation Reserve Program payments included on Schedule F, line 4b, or listed on Schedule K-1 (Form 1065), box 20, code Z
- 2 Net profit or (loss) from Schedule C, line 31; Schedule C-EZ, line 3; Schedule K-1 (Form 1065), box 14, code A (other than farming); and Schedule K-1 (Form 1065-B), box 9, code J1. Ministers and members of religious orders, see instructions for types of income to report on this line. See instructions for other income to report
- 3 Combine lines 1a, 1b, and 2
- 4 Multiply line 3 by 92.35% (.9235). If less than \$400, you do not owe self-employment tax; do not file this schedule unless you have an amount on line 1b ►
- Note.** If line 4 is less than \$400 due to Conservation Reserve Program payments on line 1b, see instructions.
- 5 **Self-employment tax.** If the amount on line 4 is:
- \$117,000 or less, multiply line 4 by 15.3% (.153). Enter the result here and on **Form 1040, line 57**, or **Form 1040NR, line 55**
 - More than \$117,000, multiply line 4 by 2.9% (.029). Then, add \$14,508 to the result. Enter the total here and on **Form 1040, line 57**, or **Form 1040NR, line 55**
- 6 **Deduction for one-half of self-employment tax.** Multiply line 5 by 50% (.50). Enter the result here and on **Form 1040, line 27**, or **Form 1040NR, line 27**

1a		
1b	()
2		
3		
4		
5		

For Paperwork Reduction Act Notice, see your tax return instructions.

Cat. No. 11358Z

Schedule SE (Form 1040) 2014

Name of person with self-employment income (as shown on Form 1040 or Form 1040NR)	Social security number of person with self-employment income ►
--	---

Section B—Long Schedule SE**Part I Self-Employment Tax**

Note. If your only income subject to self-employment tax is **church employee income**, see instructions. Also see instructions for the definition of church employee income.

- A** If you are a minister, member of a religious order, or Christian Science practitioner **and** you filed Form 4361, but you had \$400 or more of **other** net earnings from self-employment, check here and continue with Part I ►
- 1a** Net farm profit or (loss) from Schedule F, line 34, and farm partnerships, Schedule K-1 (Form 1065), box 14, code A. **Note.** Skip lines 1a and 1b if you use the farm optional method (see instructions)
- b** If you received social security retirement or disability benefits, enter the amount of Conservation Reserve Program payments included on Schedule F, line 4b, or listed on Schedule K-1 (Form 1065), box 20, code Z
- 2** Net profit or (loss) from Schedule C, line 31; Schedule C-EZ, line 3; Schedule K-1 (Form 1065), box 14, code A (other than farming); and Schedule K-1 (Form 1065-B), box 9, code J1. Ministers and members of religious orders, see instructions for types of income to report on this line. See instructions for other income to report. **Note.** Skip this line if you use the nonfarm optional method (see instructions)
- 3** Combine lines 1a, 1b, and 2
- 4a** If line 3 is more than zero, multiply line 3 by 92.35% (.9235). Otherwise, enter amount from line 3
Note. If line 4a is less than \$400 due to Conservation Reserve Program payments on line 1b, see instructions.
- b** If you elect one or both of the optional methods, enter the total of lines 15 and 17 here
- c** Combine lines 4a and 4b. If less than \$400, **stop**; you do not owe self-employment tax.
Exception. If less than \$400 and you had **church employee income**, enter -0- and continue ►
- 5a** Enter your **church employee income** from Form W-2. See instructions for definition of church employee income **5a**
- b** Multiply line 5a by 92.35% (.9235). If less than \$100, enter -0-
- 6** Add lines 4c and 5b
- 7** Maximum amount of combined wages and self-employment earnings subject to social security tax or the 6.2% portion of the 7.65% railroad retirement (tier 1) tax for 2014
- 8a** Total social security wages and tips (total of boxes 3 and 7 on Form(s) W-2) and railroad retirement (tier 1) compensation.
If \$117,000 or more, skip lines 8b through 10, and go to line 11
- 8b** Unreported tips subject to social security tax (from Form 4137, line 10)
- c** Wages subject to social security tax (from Form 8919, line 10)
- d** Add lines 8a, 8b, and 8c
- 8d**
- 9** Subtract line 8d from line 7. If zero or less, enter -0- here and on line 10 and go to line 11 ►
- 10** Multiply the **smaller** of line 6 or line 9 by 12.4% (.124)
- 11** Multiply line 6 by 2.9% (.029)
- 12** **Self-employment tax.** Add lines 10 and 11. Enter here and on **Form 1040, line 57, or Form 1040NR, line 55**
- 13** **Deduction for one-half of self-employment tax.**
Multiply line 12 by 50% (.50). Enter the result here and on **Form 1040, line 27, or Form 1040NR, line 27** **13**

1a		
1b ()
2		
3		
4a		
4b		
4c		
5b		
6		
7	117,000	00
8a		
8b		
8c		
8d		
9		
10		
11		
12		

Part II Optional Methods To Figure Net Earnings (see instructions)

Farm Optional Method. You may use this method **only** if **(a)** your gross farm income¹ was not more than \$7,200, **or (b)** your net farm profits² were less than \$5,198.

14	4,800	00
15		
16		
17		

Nonfarm Optional Method. You may use this method **only** if **(a)** your net nonfarm profits³ were less than \$5,198 and also less than 72.189% of your gross nonfarm income,⁴ **and (b)** you had net earnings from self-employment of at least \$400 in 2 of the prior 3 years. **Caution.** You may use this method no more than five times.

- 16** Subtract line 15 from line 14
- 17** Enter the **smaller** of: two-thirds ($\frac{2}{3}$) of gross nonfarm income⁴ (not less than zero) **or** the amount on line 16. Also include this amount on line 4b above

¹ From Sch. F, line 9, and Sch. K-1 (Form 1065), box 14, code B.

² From Sch. F, line 34, and Sch. K-1 (Form 1065), box 14, code A—minus the amount you would have entered on line 1b had you not used the optional method.

³ From Sch. C, line 31; Sch. C-EZ, line 3; Sch. K-1 (Form 1065), box 14, code A; and Sch. K-1 (Form 1065-B), box 9, code J1.

⁴ From Sch. C, line 7; Sch. C-EZ, line 1; Sch. K-1 (Form 1065), box 14, code C; and Sch. K-1 (Form 1065-B), box 9, code J2.

Additional Medicare Tax

- If any line does not apply to you, leave it blank. See separate instructions.
 ► Attach to Form 1040, 1040NR, 1040-PR, or 1040-SS.
 ► Information about Form 8959 and its instructions is at www.irs.gov/form8959.

OMB No. 1545-0074

2014
 Attachment
Sequence No. **71**

Name(s) shown on return

Your social security number

Part I Additional Medicare Tax on Medicare Wages

- 1 Medicare wages and tips from Form W-2, box 5. If you have more than one Form W-2, enter the total of the amounts from box 5
- 2 Unreported tips from Form 4137, line 6
- 3 Wages from Form 8919, line 6
- 4 Add lines 1 through 3
- 5 Enter the following amount for your filing status:
 Married filing jointly \$250,000
 Married filing separately \$125,000
 Single, Head of household, or Qualifying widow(er) \$200,000
- 6 Subtract line 5 from line 4. If zero or less, enter -0-
- 7 Additional Medicare Tax on Medicare wages. Multiply line 6 by 0.9% (.009). Enter here and go to Part II

1		
2		
3		
4		
5		
6		
7		

Part II Additional Medicare Tax on Self-Employment Income

- 8 Self-employment income from Schedule SE (Form 1040), Section A, line 4, or Section B, line 6. If you had a loss, enter -0- (Form 1040-PR and Form 1040-SS filers, see instructions.)
- 9 Enter the following amount for your filing status:
 Married filing jointly \$250,000
 Married filing separately \$125,000
 Single, Head of household, or Qualifying widow(er) \$200,000
- 10 Enter the amount from line 4
- 11 Subtract line 10 from line 9. If zero or less, enter -0-
- 12 Subtract line 11 from line 8. If zero or less, enter -0-
- 13 Additional Medicare Tax on self-employment income. Multiply line 12 by 0.9% (.009). Enter here and go to Part III

8		
9		
10		
11		
12		
13		

Part III Additional Medicare Tax on Railroad Retirement Tax Act (RRTA) Compensation

- 14 Railroad retirement (RRTA) compensation and tips from Form(s) W-2, box 14 (see instructions)
- 15 Enter the following amount for your filing status:
 Married filing jointly \$250,000
 Married filing separately \$125,000
 Single, Head of household, or Qualifying widow(er) \$200,000
- 16 Subtract line 15 from line 14. If zero or less, enter -0-
- 17 Additional Medicare Tax on railroad retirement (RRTA) compensation. Multiply line 16 by 0.9% (.009). Enter here and go to Part IV

14		
15		
16		
17		

Part IV Total Additional Medicare Tax

- 18 Add lines 7, 13, and 17. Also include this amount on Form 1040, line 62, (Form 1040NR, 1040-PR, and 1040-SS filers, see instructions) and go to Part V

18	
----	--

Part V Withholding Reconciliation

- 19 Medicare tax withheld from Form W-2, box 6. If you have more than one Form W-2, enter the total of the amounts from box 6
- 20 Enter the amount from line 1
- 21 Multiply line 20 by 1.45% (.0145). This is your regular Medicare tax withholding on Medicare wages
- 22 Subtract line 21 from line 19. If zero or less, enter -0-. This is your Additional Medicare Tax withholding on Medicare wages
- 23 Additional Medicare Tax withholding on railroad retirement (RRTA) compensation from Form W-2, box 14 (see instructions)
- 24 **Total Additional Medicare Tax withholding.** Add lines 22 and 23. Also include this amount with federal income tax withholding on Form 1040, line 64 (Form 1040NR, 1040-PR, and 1040-SS filers, see instructions)

19		
20		
21		
22		
23		
24		

Form 8960

Net Investment Income Tax— Individuals, Estates, and Trusts

Department of the Treasury
Internal Revenue Service (99)► Information about Form 8960 and its separate instructions is at www.irs.gov/form8960.

OMB No. 1545-2227

2014Attachment
Sequence No. 72

Name(s) shown on your tax return

Your social security number or EIN

- Part I Investment Income**
- | |
|---|
| <input type="checkbox"/> Section 6013(g) election (see instructions) |
| <input type="checkbox"/> Section 6013(h) election (see instructions) |
| <input type="checkbox"/> Regulations section 1.1411-10(g) election (see instructions) |

1	Taxable interest (see instructions)	1		
2	Ordinary dividends (see instructions)	2		
3	Annuities (see instructions)	3		
4a	Rental real estate, royalties, partnerships, S corporations, trusts, etc. (see instructions)	4a		
b	Adjustment for net income or loss derived in the ordinary course of a non-section 1411 trade or business (see instructions)	4b		
c	Combine lines 4a and 4b	4c		
5a	Net gain or loss from disposition of property (see instructions)	5a		
b	Net gain or loss from disposition of property that is not subject to net investment income tax (see instructions)	5b		
c	Adjustment from disposition of partnership interest or S corporation stock (see instructions)	5c		
d	Combine lines 5a through 5c	5d		
6	Adjustments to investment income for certain CFCs and PFICs (see instructions)	6		
7	Other modifications to investment income (see instructions)	7		
8	Total investment income. Combine lines 1, 2, 3, 4c, 5d, 6, and 7	8		

Part II Investment Expenses Allocable to Investment Income and Modifications

9a	Investment interest expenses (see instructions)	9a		
b	State, local, and foreign income tax (see instructions)	9b		
c	Miscellaneous investment expenses (see instructions)	9c		
d	Add lines 9a, 9b, and 9c	9d		
10	Additional modifications (see instructions)	10		
11	Total deductions and modifications. Add lines 9d and 10	11		

Part III Tax Computation

12	Net investment income. Subtract Part II, line 11 from Part I, line 8. Individuals complete lines 13–17. Estates and trusts complete lines 18a–21. If zero or less, enter -0-	12		
Individuals:				
13	Modified adjusted gross income (see instructions)	13		
14	Threshold based on filing status (see instructions)	14		
15	Subtract line 14 from line 13. If zero or less, enter -0-	15		
16	Enter the smaller of line 12 or line 15	16		
17	Net investment income tax for individuals. Multiply line 16 by 3.8% (.038). Enter here and include on your tax return (see instructions)	17		
Estates and Trusts:				
18a	Net investment income (line 12 above)	18a		
b	Deductions for distributions of net investment income and deductions under section 642(c) (see instructions)	18b		
c	Undistributed net investment income. Subtract line 18b from 18a (see instructions). If zero or less, enter -0-	18c		
19a	Adjusted gross income (see instructions)	19a		
b	Highest tax bracket for estates and trusts for the year (see instructions)	19b		
c	Subtract line 19b from line 19a. If zero or less, enter -0-	19c		
20	Enter the smaller of line 18c or line 19c	20		
21	Net investment income tax for estates and trusts. Multiply line 20 by 3.8% (.038). Enter here and include on your tax return (see instructions)	21		

For Paperwork Reduction Act Notice, see your tax return instructions.

Cat. No. 59474M

Form 8960 (2014)

Form **8962**Department of the Treasury
Internal Revenue Service**Premium Tax Credit (PTC)**

► Attach to Form 1040, 1040A, or 1040NR.
 ► Information about Form 8962 and its separate instructions is at www.irs.gov/form8962.

OMB No. 1545-0074

2014
 Attachment
 Sequence No. 73

Name shown on your return

Your social security number

Relief
(see instructions) **Part 1: Annual and Monthly Contribution Amount**

1			
2a	Modified AGI: Enter your modified AGI (see instructions)	2a	b Enter total of your dependents' modified AGI (see instructions)
3	Household Income: Add the amounts on lines 2a and 2b		
4	Federal Poverty Line: Enter the federal poverty amount as determined by the family size on line 1 and the federal poverty table for your state of residence during the tax year (see instructions). Check the appropriate box for the federal poverty table used. a <input type="checkbox"/> Alaska b <input type="checkbox"/> Hawaii c <input type="checkbox"/> Other 48 states and DC		
5	Household Income as a Percentage of Federal Poverty Line: Divide line 3 by line 4. Enter the result rounded to a whole percentage. (For example, for 1.542 enter the result as 154, for 1.549 enter as 155.) (See instructions for special rules.)		
6	Is the result entered on line 5 less than or equal to 400%? (See instructions if the result is less than 100%.) <input type="checkbox"/> Yes. Continue to line 7. <input type="checkbox"/> No. You are not eligible to receive PTC. If you received advance payment of PTC, see the instructions for how to report your Excess Advance PTC Repayment amount.		
7	Applicable Figure: Using your line 5 percentage, locate your "applicable figure" on the table in the instructions . . .		
8a	Annual Contribution for Health Care: Multiply line 3 by line 7	8a	b Monthly Contribution for Health Care: Divide line 8a by 12. Round to whole dollar amount
8b			

Part 2: Premium Tax Credit Claim and Reconciliation of Advance Payment of Premium Tax Credit

- 9 Did you share a policy with another taxpayer or get married during the year and want to use the alternative calculation? (see instructions)
 Yes. Skip to Part 4, Shared Policy Allocation, or Part 5, Alternative Calculation for Year of Marriage. No. Continue to line 10.
- 10 Do all Forms 1095-A for your tax household include coverage for January through December with no changes in monthly amounts shown on lines 21–32, columns A and B?
 Yes. Continue to line 11. Compute your annual PTC. Skip lines 12–23 No. Continue to lines 12–23. Compute your monthly PTC and continue to line 24.

Annual Calculation	A. Premium Amount (Form(s) 1095-A, line 33A)	B. Annual Premium Amount of SLCSP (Form(s) 1095-A, line 33B)	C. Annual Contribution Amount (Line 8a)	D. Annual Maximum Premium Assistance (Subtract C from B)	E. Annual Premium Tax Credit Allowed (Smaller of A or D)	F. Annual Advance Payment of PTC (Form(s) 1095-A, line 33C)
11 Annual Totals						
Monthly Calculation	A. Monthly Premium Amount (Form(s) 1095-A, lines 21–32, column A)	B. Monthly Premium Amount of SLCSP (Form(s) 1095-A, lines 21–32, column B)	C. Monthly Contribution Amount (Amount from line 8b or alternative marriage monthly contribution)	D. Monthly Maximum Premium Assistance (Subtract C from B)	E. Monthly Premium Tax Credit Allowed (Smaller of A or D)	F. Monthly Advance Payment of PTC (Form(s) 1095-A, lines 21–32, column C)
12 January						
13 February						
14 March						
15 April						
16 May						
17 June						
18 July						
19 August						
20 September						
21 October						
22 November						
23 December						
24 Total Premium Tax Credit: Enter the amount from line 11E or add lines 12E through 23E and enter the total here .	24					
25 Advance Payment of PTC: Enter the amount from line 11F or add lines 12F through 23F and enter the total here .	25					
26 Net Premium Tax Credit: If line 24 is greater than line 25, subtract line 25 from line 24. Enter the difference here and on Form 1040, line 69; Form 1040A, line 45; or Form 1040NR, line 65. If you elected the alternative calculation for marriage, enter zero. If line 24 equals line 25, enter zero. Stop here. If line 25 is greater than line 24, leave this line blank and continue to line 27 .	26					

Part 3: Repayment of Excess Advance Payment of the Premium Tax Credit

27 Excess Advance Payment of PTC: If line 25 is greater than line 24, subtract line 24 from line 25. Enter the difference here	27	
28 Repayment Limitation: Using the percentage on line 5 and your filing status, locate the repayment limitation amount in the instructions. Enter the amount here	28	
29 Excess Advance Premium Tax Credit Repayment: Enter the smaller of line 27 or line 28 here and on Form 1040, line 46; Form 1040A, line 29; or Form 1040NR, line 44	29	

Part 4: Shared Policy Allocation

Complete the following information for up to four shared policy allocations. See instructions for allocation details.

Shared Policy Allocation 1

30	a Policy Number (Form 1095-A, line 2)	b SSN of taxpayer sharing allocation	c Allocation start month	d Allocation stop month
Allocation percentage applied to monthly amounts	e. Premium Percentage	f. SLCSP Percentage	g. Advance Payment of the PTC Percentage	

Shared Policy Allocation 2

31	a Policy Number (Form 1095-A, line 2)	b SSN of taxpayer sharing allocation	c Allocation start month	d Allocation stop month
Allocation percentage applied to monthly amounts	e. Premium Percentage	f. SLCSP Percentage	g. Advance Payment of the PTC Percentage	

Shared Policy Allocation 3

32	a Policy Number (Form 1095-A, line 2)	b SSN of taxpayer sharing allocation	c Allocation start month	d Allocation stop month
Allocation percentage applied to monthly amounts	e. Premium Percentage	f. SLCSP Percentage	g. Advance Payment of the PTC Percentage	

Shared Policy Allocation 4

33	a Policy Number (Form 1095-A, line 2)	b SSN of taxpayer sharing allocation	c Allocation start month	d Allocation stop month
Allocation percentage applied to monthly amounts	e. Premium Percentage	f. SLCSP Percentage	g. Advance Payment of the PTC Percentage	

34 Have you completed shared policy allocation information for all allocated Forms 1095-A?

Yes. Multiply the amounts on Form 1095-A by the allocation percentages entered by policy. Add allocated amounts across all allocated policies with amounts for non-allocated policies from Forms 1095-A, if any, to compute a combined total for each month. Enter the combined total for each month on lines 12-23, columns A, B, and F. Compute the amounts for lines 12-23, columns C-E, and continue to line 24.

No. See the instructions to report additional shared policy allocations.

Part 5: Alternative Calculation for Year of Marriage

Complete line(s) 35 and/or 36 to elect the alternative calculation for year of marriage. For eligibility to make the election, see the instructions for line 9. To complete line(s) 35 and/or 36 and compute the amounts for lines 12-23, see the instructions for this Part 5.

35	Alternative entries for your SSN	a Alternative family size	b Monthly contribution	c Alternative start month	d Alternative stop month
36	Alternative entries for your spouse's SSN	a Alternative family size	b Monthly contribution	c Alternative start month	d Alternative stop month

Form **8965**

Department of the Treasury
Internal Revenue Service

Health Coverage Exemptions

► Attach to Form 1040, Form 1040A, or Form 1040EZ.
► Information about Form 8965 and its separate instructions is at www.irs.gov/form8965.

OMB No. 1545-0074

2014

Attachment
Sequence No. **75**

Name as shown on return

Your social security number

Complete this form if you have a Marketplace-granted coverage exemption or you are claiming a coverage exemption on your return.

Part I Marketplace-Granted Coverage Exemptions for Individuals: If you and/or a member of your tax household have an exemption granted by the Marketplace, complete Part I.

	a Name of Individual	b SSN	c Exemption Certificate Number
1			
2			
3			
4			
5			
6			

Part II Coverage Exemptions for Your Household Claimed on Your Return:

7a Are you claiming an exemption because your household income is below the filing threshold? Yes No

b Are you claiming a hardship exemption because your gross income is below the filing threshold? Yes No

Part III Coverage Exemptions for Individuals Claimed on Your Return: If you and/or a member of your tax household are claiming an exemption on your return, complete Part III.

	a Name of Individual	b SSN	c Exemption Type	d Full Year	e Jan	f Feb	g Mar	h Apr	i May	j June	k July	l Aug	m Sept	n Oct	o Nov	p Dec
8																
9																
10																
11																
12																
13																

For Privacy Act and Paperwork Reduction Act Notice, see your tax return instructions.

Cat. No. 37787G

Form **8965** (2014)

2014 Tax Table



See the instructions for line 44 to see if you must use the Tax Table below to figure your tax.

Example. Mr. and Mrs. Brown are filing a joint return. Their taxable income on Form 1040, line 43, is \$25,300. First, they find the \$25,300-25,350 taxable income line. Next, they find the column for married filing jointly and read down the column. The amount shown where the taxable income line and filing status column meet is \$2,891. This is the tax amount they should enter on Form 1040, line 44.

Sample Table

At Least	But Less Than	Single	Married filing jointly*	Married filing separately	Head of a household
Your tax is—					
25,200	25,250	3,330	2,876	3,330	3,136
25,250	25,300	3,338	2,884	3,338	3,144
25,300	25,350	3,345	(2,891)	3,345	3,151
25,350	25,400	3,353	2,899	3,353	3,159

If line 43 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
Your tax is—					
0	5	0	0	0	0
5	15	1	1	1	1
15	25	2	2	2	2
25	50	4	4	4	4
50	75	6	6	6	6
75	100	9	9	9	9
100	125	11	11	11	11
125	150	14	14	14	14
150	175	16	16	16	16
175	200	19	19	19	19
200	225	21	21	21	21
225	250	24	24	24	24
250	275	26	26	26	26
275	300	29	29	29	29
300	325	31	31	31	31
325	350	34	34	34	34
350	375	36	36	36	36
375	400	39	39	39	39
400	425	41	41	41	41
425	450	44	44	44	44
450	475	46	46	46	46
475	500	49	49	49	49
500	525	51	51	51	51
525	550	54	54	54	54
550	575	56	56	56	56
575	600	59	59	59	59
600	625	61	61	61	61
625	650	64	64	64	64
650	675	66	66	66	66
675	700	69	69	69	69
700	725	71	71	71	71
725	750	74	74	74	74
750	775	76	76	76	76
775	800	79	79	79	79
800	825	81	81	81	81
825	850	84	84	84	84
850	875	86	86	86	86
875	900	89	89	89	89
900	925	91	91	91	91
925	950	94	94	94	94
950	975	96	96	96	96
975	1,000	99	99	99	99

If line 43 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
Your tax is—					
1,000	1,025	101	101	101	101
1,025	1,050	104	104	104	104
1,050	1,075	106	106	106	106
1,075	1,100	109	109	109	109
1,100	1,125	111	111	111	111
1,125	1,150	114	114	114	114
1,150	1,175	116	116	116	116
1,175	1,200	119	119	119	119
1,200	1,225	121	121	121	121
1,225	1,250	124	124	124	124
1,250	1,275	126	126	126	126
1,275	1,300	129	129	129	129
1,300	1,325	131	131	131	131
1,325	1,350	134	134	134	134
1,350	1,375	136	136	136	136
1,375	1,400	139	139	139	139
1,400	1,425	141	141	141	141
1,425	1,450	144	144	144	144
1,450	1,475	146	146	146	146
1,475	1,500	149	149	149	149
1,500	1,525	151	151	151	151
1,525	1,550	154	154	154	154
1,550	1,575	156	156	156	156
1,575	1,600	159	159	159	159
1,600	1,625	161	161	161	161
1,625	1,650	164	164	164	164
1,650	1,675	166	166	166	166
1,675	1,700	169	169	169	169
1,700	1,725	171	171	171	171
1,725	1,750	174	174	174	174
1,750	1,775	176	176	176	176
1,775	1,800	179	179	179	179
1,800	1,825	181	181	181	181
1,825	1,850	184	184	184	184
1,850	1,875	186	186	186	186
1,875	1,900	189	189	189	189
1,900	1,925	191	191	191	191
1,925	1,950	194	194	194	194
1,950	1,975	196	196	196	196
1,975	2,000	199	199	199	199

If line 43 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
Your tax is—					
2,000	2,025	201	201	201	201
2,025	2,050	204	204	204	204
2,050	2,075	206	206	206	206
2,075	2,100	209	209	209	209
2,100	2,125	211	211	211	211
2,125	2,150	214	214	214	214
2,150	2,175	216	216	216	216
2,175	2,200	219	219	219	219
2,200	2,225	221	221	221	221
2,225	2,250	224	224	224	224
2,250	2,275	226	226	226	226
2,275	2,300	229	229	229	229
2,300	2,325	231	231	231	231
2,325	2,350	234	234	234	234
2,350	2,375	236	236	236	236
2,375	2,400	239	239	239	239
2,400	2,425	241	241	241	241
2,425	2,450	244	244	244	244
2,450	2,475	246	246	246	246
2,475	2,500	249	249	249	249
2,500	2,525	251	251	251	251
2,525	2,550	254	254	254	254
2,550	2,575	256	256	256	256
2,575	2,600	259	259	259	259
2,600	2,625	261	261	261	261
2,625	2,650	264	264	264	264
2,650	2,675	266	266	266	266
2,675	2,700	269	269	269	269
2,700	2,725	271	271	271	271
2,725	2,750	274	274	274	274
2,750	2,775	276	276	276	276
2,775	2,800	279	279	279	279
2,800	2,825	281	281	281	281
2,825	2,850	284	284	284	284
2,850	2,875	286	286	286	286
2,875	2,900	289	289	289	289
2,900	2,925	291	291	291	291
2,925	2,950	294	294	294	294
2,950	2,975	296	296	296	296
2,975	3,000	299	299	299	299

(Continued)

* This column must also be used by a qualifying widow(er).

2014 Tax Table — *Continued*

If line 43 (taxable income) is—		And you are—				If line 43 (taxable income) is—		And you are—				If line 43 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separa- tely	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing separa- tely	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing separa- tely	Head of a house- hold
Your tax is—																	
3,000																	
3,000	3,050	303	303	303	303	6,000	6,050	603	603	603	603	9,000	9,050	903	903	903	903
3,050	3,100	308	308	308	308	6,050	6,100	608	608	608	608	9,050	9,100	908	908	908	908
3,100	3,150	313	313	313	313	6,100	6,150	613	613	613	613	9,100	9,150	915	913	915	913
3,150	3,200	318	318	318	318	6,150	6,200	618	618	618	618	9,150	9,200	923	923	923	918
3,200	3,250	323	323	323	323	6,200	6,250	623	623	623	623	9,200	9,250	930	923	930	923
3,250	3,300	328	328	328	328	6,250	6,300	628	628	628	628	9,250	9,300	938	928	938	928
3,300	3,350	333	333	333	333	6,300	6,350	633	633	633	633	9,300	9,350	945	933	945	933
3,350	3,400	338	338	338	338	6,350	6,400	638	638	638	638	9,350	9,400	953	938	953	938
3,400	3,450	343	343	343	343	6,400	6,450	643	643	643	643	9,400	9,450	960	943	960	943
3,450	3,500	348	348	348	348	6,450	6,500	648	648	648	648	9,450	9,500	968	948	968	948
3,500	3,550	353	353	353	353	6,500	6,550	653	653	653	653	9,500	9,550	975	953	975	953
3,550	3,600	358	358	358	358	6,550	6,600	658	658	658	658	9,550	9,600	983	958	983	958
3,600	3,650	363	363	363	363	6,600	6,650	663	663	663	663	9,600	9,650	990	963	990	963
3,650	3,700	368	368	368	368	6,650	6,700	668	668	668	668	9,650	9,700	998	968	998	968
3,700	3,750	373	373	373	373	6,700	6,750	673	673	673	673	9,700	9,750	1,005	973	1,005	973
3,750	3,800	378	378	378	378	6,750	6,800	678	678	678	678	9,750	9,800	1,013	978	1,013	978
3,800	3,850	383	383	383	383	6,800	6,850	683	683	683	683	9,800	9,850	1,020	983	1,020	983
3,850	3,900	388	388	388	388	6,850	6,900	688	688	688	688	9,850	9,900	1,028	988	1,028	988
3,900	3,950	393	393	393	393	6,900	6,950	693	693	693	693	9,900	9,950	1,035	993	1,035	993
3,950	4,000	398	398	398	398	6,950	7,000	698	698	698	698	9,950	10,000	1,043	998	1,043	998
4,000																	
4,000	4,050	403	403	403	403	7,000	7,050	703	703	703	703	10,000	10,050	1,050	1,003	1,050	1,003
4,050	4,100	408	408	408	408	7,050	7,100	708	708	708	708	10,050	10,100	1,058	1,008	1,058	1,008
4,100	4,150	413	413	413	413	7,100	7,150	713	713	713	713	10,100	10,150	1,065	1,013	1,065	1,013
4,150	4,200	418	418	418	418	7,150	7,200	718	718	718	718	10,150	10,200	1,073	1,018	1,073	1,018
4,200	4,250	423	423	423	423	7,200	7,250	723	723	723	723	10,200	10,250	1,080	1,023	1,080	1,023
4,250	4,300	428	428	428	428	7,250	7,300	728	728	728	728	10,250	10,300	1,088	1,028	1,088	1,028
4,300	4,350	433	433	433	433	7,300	7,350	733	733	733	733	10,300	10,350	1,095	1,033	1,095	1,033
4,350	4,400	438	438	438	438	7,350	7,400	738	738	738	738	10,350	10,400	1,103	1,038	1,103	1,038
4,400	4,450	443	443	443	443	7,400	7,450	743	743	743	743	10,400	10,450	1,110	1,043	1,110	1,043
4,450	4,500	448	448	448	448	7,450	7,500	748	748	748	748	10,450	10,500	1,118	1,048	1,118	1,048
4,500	4,550	453	453	453	453	7,500	7,550	753	753	753	753	10,500	10,550	1,125	1,053	1,125	1,053
4,550	4,600	458	458	458	458	7,550	7,600	758	758	758	758	10,550	10,600	1,133	1,058	1,133	1,058
4,600	4,650	463	463	463	463	7,600	7,650	763	763	763	763	10,600	10,650	1,140	1,063	1,140	1,063
4,650	4,700	468	468	468	468	7,650	7,700	768	768	768	768	10,650	10,700	1,148	1,068	1,148	1,068
4,700	4,750	473	473	473	473	7,700	7,750	773	773	773	773	10,700	10,750	1,155	1,073	1,155	1,073
4,750	4,800	478	478	478	478	7,750	7,800	778	778	778	778	10,750	10,800	1,163	1,078	1,163	1,078
4,800	4,850	483	483	483	483	7,800	7,850	783	783	783	783	10,800	10,850	1,170	1,083	1,170	1,083
4,850	4,900	488	488	488	488	7,850	7,900	788	788	788	788	10,850	10,900	1,178	1,088	1,178	1,088
4,900	4,950	493	493	493	493	7,900	7,950	793	793	793	793	10,900	10,950	1,185	1,093	1,185	1,093
4,950	5,000	498	498	498	498	7,950	8,000	798	798	798	798	10,950	11,000	1,193	1,098	1,193	1,098
5,000																	
5,000	5,050	503	503	503	503	8,000	8,050	803	803	803	803	11,000	11,050	1,200	1,103	1,200	1,103
5,050	5,100	508	508	508	508	8,050	8,100	808	808	808	808	11,050	11,100	1,208	1,108	1,208	1,108
5,100	5,150	513	513	513	513	8,100	8,150	813	813	813	813	11,100	11,150	1,215	1,113	1,215	1,113
5,150	5,200	518	518	518	518	8,150	8,200	818	818	818	818	11,150	11,200	1,223	1,118	1,223	1,118
5,200	5,250	523	523	523	523	8,200	8,250	823	823	823	823	11,200	11,250	1,230	1,123	1,230	1,123
5,250	5,300	528	528	528	528	8,250	8,300	828	828	828	828	11,250	11,300	1,238	1,128	1,238	1,128
5,300	5,350	533	533	533	533	8,300	8,350	833	833	833	833	11,300	11,350	1,245	1,133	1,245	1,133
5,350	5,400	538	538	538	538	8,350	8,400	838	838	838	838	11,350	11,400	1,253	1,138	1,253	1,138
5,400	5,450	543	543	543	543	8,400	8,450	843	843	843	843	11,400	11,450	1,260	1,143	1,260	1,143
5,450	5,500	548	548	548	548	8,450	8,500	848	848	848	848	11,450	11,500	1,268	1,148	1,268	1,148
5,500	5,550	553	553	553	553	8,500	8,550	853	853	853	853	11,500	11,550	1,275	1,153	1,275	1,153
5,550	5,600	558	558	558	558	8,550	8,600	858	858	858	858	11,550	11,600	1,283	1,158	1,283	1,158
5,600	5,650	563	563	563	563	8,600	8,650	863	863	863	863	11,600	11,650	1,290	1,163	1,290	1,163
5,650	5,700	568	568	568	568	8,650	8,700	868	868	868	868	11,650	11,700	1,298	1,168	1,298	1,168
5,700	5,750	573	573	573	573	8,700	8,750	873	873	873	873	11,700	11,750	1,305	1,173	1,305	1,173
5,750	5,800	578	578	578	578	8,750	8,800	878	878	878	878	11,750	11,800	1,313	1,178	1,313	1,178
5,800	5,850	583	583	583	583	8,800	8,850	883	883	883	883	11,800	11,850	1,320	1,183	1,320	1,183
5,850	5,900	588	588	588	588	8,850	8,900	888	888	888	888	11,850	11,900	1,328	1,188	1,328	1,188
5,900	5,950	593	593	593	593	8,900	8,950	893	893	893	893	11,900	11,950	1,335	1,193	1,335	1,193
5,950	6,000	598	598	598	598	8,950	9,000	898	898	898	898	11,950	12,000	1,343	1,198	1,343	1,198

* This column must also be used by a qualifying widow(er).

(Continued)

2014 Tax Table — Continued

If line 43 (taxable income) is—		And you are—				If line 43 (taxable income) is—		And you are—				If line 43 (taxable income) is—		And you are—									
At least	But less than	Single	Married filing jointly *	Married filing separa- tely	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing separa- tely	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing separa- tely	Head of a house- hold						
Your tax is—												Your tax is—											
12,000																							
12,000	12,050	1,350	1,203	1,350	1,203	15,000	15,050	1,800	1,503	1,800	1,606	18,000	18,050	2,250	1,803	2,250	2,056						
12,050	12,100	1,358	1,208	1,358	1,208	15,050	15,100	1,808	1,508	1,808	1,614	18,050	18,100	2,258	1,808	2,258	2,064						
12,100	12,150	1,365	1,213	1,365	1,213	15,100	15,150	1,815	1,513	1,815	1,621	18,100	18,150	2,265	1,813	2,265	2,071						
12,150	12,200	1,373	1,218	1,373	1,218	15,150	15,200	1,823	1,518	1,823	1,629	18,150	18,200	2,273	1,819	2,273	2,079						
12,200	12,250	1,380	1,223	1,380	1,223	15,200	15,250	1,830	1,523	1,830	1,636	18,200	18,250	2,280	1,826	2,280	2,086						
12,250	12,300	1,388	1,228	1,388	1,228	15,250	15,300	1,838	1,528	1,838	1,644	18,250	18,300	2,288	1,834	2,288	2,094						
12,300	12,350	1,395	1,233	1,395	1,233	15,300	15,350	1,845	1,533	1,845	1,651	18,300	18,350	2,295	1,841	2,295	2,101						
12,350	12,400	1,403	1,238	1,403	1,238	15,350	15,400	1,853	1,538	1,853	1,659	18,350	18,400	2,303	1,849	2,303	2,109						
12,400	12,450	1,410	1,243	1,410	1,243	15,400	15,450	1,860	1,543	1,860	1,666	18,400	18,450	2,310	1,856	2,310	2,116						
12,450	12,500	1,418	1,248	1,418	1,248	15,450	15,500	1,868	1,548	1,868	1,674	18,450	18,500	2,318	1,864	2,318	2,124						
12,500	12,550	1,425	1,253	1,425	1,253	15,500	15,550	1,875	1,553	1,875	1,681	18,500	18,550	2,325	1,871	2,325	2,131						
12,550	12,600	1,433	1,258	1,433	1,258	15,550	15,600	1,883	1,558	1,883	1,689	18,550	18,600	2,333	1,879	2,333	2,139						
12,600	12,650	1,440	1,263	1,440	1,263	15,600	15,650	1,890	1,563	1,890	1,696	18,600	18,650	2,340	1,886	2,340	2,146						
12,650	12,700	1,448	1,268	1,448	1,268	15,650	15,700	1,898	1,568	1,898	1,704	18,650	18,700	2,348	1,894	2,348	2,154						
12,700	12,750	1,455	1,273	1,455	1,273	15,700	15,750	1,905	1,573	1,905	1,711	18,700	18,750	2,355	1,901	2,355	2,161						
12,750	12,800	1,463	1,278	1,463	1,278	15,750	15,800	1,913	1,578	1,913	1,719	18,750	18,800	2,363	1,909	2,363	2,169						
12,800	12,850	1,470	1,283	1,470	1,283	15,800	15,850	1,920	1,583	1,920	1,726	18,800	18,850	2,370	1,916	2,370	2,176						
12,850	12,900	1,478	1,288	1,478	1,288	15,850	15,900	1,928	1,588	1,928	1,734	18,850	18,900	2,378	1,924	2,378	2,184						
12,900	12,950	1,485	1,293	1,485	1,293	15,900	15,950	1,935	1,593	1,935	1,741	18,900	18,950	2,385	1,931	2,385	2,191						
12,950	13,000	1,493	1,298	1,493	1,299	15,950	16,000	1,943	1,598	1,943	1,749	18,950	19,000	2,393	1,939	2,393	2,199						
13,000												16,000											
13,000	13,050	1,500	1,303	1,500	1,306	16,000	16,050	1,950	1,603	1,950	1,756	19,000	19,050	2,400	1,946	2,400	2,206						
13,050	13,100	1,508	1,308	1,508	1,314	16,050	16,100	1,958	1,608	1,958	1,764	19,050	19,100	2,408	1,954	2,408	2,214						
13,100	13,150	1,515	1,313	1,515	1,321	16,100	16,150	1,965	1,613	1,965	1,771	19,100	19,150	2,415	1,961	2,415	2,221						
13,150	13,200	1,523	1,318	1,523	1,329	16,150	16,200	1,973	1,618	1,973	1,779	19,150	19,200	2,423	1,969	2,423	2,229						
13,200	13,250	1,530	1,323	1,530	1,336	16,200	16,250	1,980	1,623	1,980	1,786	19,200	19,250	2,430	1,976	2,430	2,236						
13,250	13,300	1,538	1,328	1,538	1,344	16,250	16,300	1,988	1,628	1,988	1,794	19,250	19,300	2,438	1,984	2,438	2,244						
13,300	13,350	1,545	1,333	1,545	1,351	16,300	16,350	1,995	1,633	1,995	1,801	19,300	19,350	2,445	1,991	2,445	2,251						
13,350	13,400	1,553	1,338	1,553	1,359	16,350	16,400	2,003	1,638	2,003	1,809	19,350	19,400	2,453	1,999	2,453	2,259						
13,400	13,450	1,560	1,343	1,560	1,366	16,400	16,450	2,010	1,643	2,010	1,816	19,400	19,450	2,460	2,006	2,460	2,266						
13,450	13,500	1,568	1,348	1,568	1,374	16,450	16,500	2,018	1,648	2,018	1,824	19,450	19,500	2,468	2,014	2,468	2,274						
13,500	13,550	1,575	1,353	1,575	1,381	16,500	16,550	2,025	1,653	2,025	1,831	19,500	19,550	2,475	2,021	2,475	2,281						
13,550	13,600	1,583	1,358	1,583	1,389	16,550	16,600	2,033	1,658	2,033	1,839	19,550	19,600	2,483	2,029	2,483	2,289						
13,600	13,650	1,590	1,363	1,590	1,396	16,600	16,650	2,040	1,663	2,040	1,846	19,600	19,650	2,490	2,036	2,490	2,296						
13,650	13,700	1,598	1,368	1,598	1,404	16,650	16,700	2,048	1,668	2,048	1,854	19,650	19,700	2,498	2,044	2,498	2,304						
13,700	13,750	1,605	1,373	1,605	1,411	16,700	16,750	2,055	1,673	2,055	1,861	19,700	19,750	2,505	2,051	2,505	2,311						
13,750	13,800	1,613	1,378	1,613	1,419	16,750	16,800	2,063	1,678	2,063	1,869	19,750	19,800	2,513	2,059	2,513	2,319						
13,800	13,850	1,620	1,383	1,620	1,426	16,800	16,850	2,070	1,683	2,070	1,876	19,800	19,850	2,520	2,066	2,520	2,326						
13,850	13,900	1,628	1,388	1,628	1,434	16,850	16,900	2,078	1,688	2,078	1,884	19,850	19,900	2,528	2,074	2,528	2,334						
13,900	13,950	1,635	1,393	1,635	1,441	16,900	16,950	2,085	1,693	2,085	1,891	19,900	19,950	2,535	2,081	2,535	2,341						
13,950	14,000	1,643	1,398	1,643	1,449	16,950	17,000	2,093	1,698	2,093	1,899	19,950	20,000	2,543	2,089	2,543	2,349						
14,000												17,000											
14,000	14,050	1,650	1,403	1,650	1,456	17,000	17,050	2,100	1,703	2,100	1,906	20,000	20,050	2,550	2,096	2,550	2,356						
14,050	14,100	1,658	1,408	1,658	1,464	17,050	17,100	2,108	1,708	2,108	1,914	20,050	20,100	2,558	2,104	2,558	2,364						
14,100	14,150	1,665	1,413	1,665	1,471	17,100	17,150	2,115	1,713	2,115	1,921	20,100	20,150	2,565	2,111	2,565	2,371						
14,150	14,200	1,673	1,418	1,673	1,479	17,150	17,200	2,123	1,718	2,123	1,929	20,150	20,200	2,573	2,119	2,573	2,379						
14,200	14,250	1,680	1,423	1,680	1,486	17,200	17,250	2,130	1,723	2,130	1,936	20,200	20,250	2,580	2,126	2,580	2,386						
14,250	14,300	1,688	1,428	1,688	1,494	17,250	17,300	2,138	1,728	2,138	1,944	20,250	20,300	2,588	2,134	2,588	2,394						
14,300	14,350	1,695	1,433	1,695	1,501	17,300	17,350	2,145	1,733	2,145	1,951	20,300	20,350	2,595	2,141	2,595	2,401						
14,350	14,400	1,703	1,438	1,703	1,509	17,350	17,400	2,153	1,738	2,153	1,959	20,350	20,400	2,603	2,149	2,603	2,409						
14,400	14,450	1,710	1,443	1,710	1,516	17,400	17,450	2,160	1,743	2,160	1,966	20,400	20,450	2,610	2,156	2,610	2,416						
14,450	14,500	1,718	1,448	1,7																			

If line 43 (taxable income) is—		And you are—				If line 43 (taxable income) is—		And you are—				If line 43 (taxable income) is—		And you are—							
At least	But less than	Single	Married filing jointly *	Married filing separa- tely	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing separa- tely	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing separa- tely	Head of a house- hold				
Your tax is—										Your tax is—											
21,000										24,000										27,000	
21,000	21,050	2,700	2,246	2,700	2,506	24,000	24,050	3,150	2,696	3,150	2,956	27,000	27,050	3,600	3,146	3,600	3,406				
21,050	21,100	2,708	2,254	2,708	2,514	24,050	24,100	3,158	2,704	3,158	2,964	27,050	27,100	3,608	3,154	3,608	3,414				
21,100	21,150	2,715	2,261	2,715	2,521	24,100	24,150	3,165	2,711	3,165	2,971	27,100	27,150	3,615	3,161	3,615	3,421				
21,150	21,200	2,723	2,269	2,723	2,529	24,150	24,200	3,173	2,719	3,173	2,979	27,150	27,200	3,623	3,169	3,623	3,429				
21,200	21,250	2,730	2,276	2,730	2,536	24,200	24,250	3,180	2,726	3,180	2,986	27,200	27,250	3,630	3,176	3,630	3,436				
21,250	21,300	2,738	2,284	2,738	2,544	24,250	24,300	3,188	2,734	3,188	2,994	27,250	27,300	3,638	3,184	3,638	3,444				
21,300	21,350	2,745	2,291	2,745	2,551	24,300	24,350	3,195	2,741	3,195	3,001	27,300	27,350	3,645	3,191	3,645	3,451				
21,350	21,400	2,753	2,299	2,753	2,559	24,350	24,400	3,203	2,749	3,203	3,009	27,350	27,400	3,653	3,199	3,653	3,459				
21,400	21,450	2,760	2,306	2,760	2,566	24,400	24,450	3,210	2,756	3,210	3,016	27,400	27,450	3,660	3,206	3,660	3,466				
21,450	21,500	2,768	2,314	2,768	2,574	24,450	24,500	3,218	2,764	3,218	3,024	27,450	27,500	3,668	3,214	3,668	3,474				
21,500	21,550	2,775	2,321	2,775	2,581	24,500	24,550	3,225	2,771	3,225	3,031	27,500	27,550	3,675	3,221	3,675	3,481				
21,550	21,600	2,783	2,329	2,783	2,589	24,550	24,600	3,233	2,779	3,233	3,039	27,550	27,600	3,683	3,229	3,683	3,489				
21,600	21,650	2,790	2,336	2,790	2,596	24,600	24,650	3,240	2,786	3,240	3,046	27,600	27,650	3,690	3,236	3,690	3,496				
21,650	21,700	2,798	2,344	2,798	2,604	24,650	24,700	3,248	2,794	3,248	3,054	27,650	27,700	3,698	3,244	3,698	3,504				
21,700	21,750	2,805	2,351	2,805	2,611	24,700	24,750	3,255	2,801	3,255	3,061	27,700	27,750	3,705	3,251	3,705	3,511				
21,750	21,800	2,813	2,359	2,813	2,619	24,750	24,800	3,263	2,809	3,263	3,069	27,750	27,800	3,713	3,259	3,713	3,519				
21,800	21,850	2,820	2,366	2,820	2,626	24,800	24,850	3,270	2,816	3,270	3,076	27,800	27,850	3,720	3,266	3,720	3,526				
21,850	21,900	2,828	2,374	2,828	2,634	24,850	24,900	3,278	2,824	3,278	3,084	27,850	27,900	3,728	3,274	3,728	3,534				
21,900	21,950	2,835	2,381	2,835	2,641	24,900	24,950	3,285	2,831	3,285	3,091	27,900	27,950	3,735	3,281	3,735	3,541				
21,950	22,000	2,843	2,389	2,843	2,649	24,950	25,000	3,293	2,839	3,293	3,099	27,950	28,000	3,743	3,289	3,743	3,549				
22,000										25,000										28,000	
22,000	22,050	2,850	2,396	2,850	2,656	25,000	25,050	3,300	2,846	3,300	3,106	28,000	28,050	3,750	3,296	3,750	3,556				
22,050	22,100	2,858	2,404	2,858	2,664	25,050	25,100	3,308	2,854	3,308	3,114	28,050	28,100	3,758	3,304	3,758	3,564				
22,100	22,150	2,865	2,411	2,865	2,671	25,100	25,150	3,315	2,861	3,315	3,121	28,100	28,150	3,765	3,311	3,765	3,571				
22,150	22,200	2,873	2,419	2,873	2,679	25,150	25,200	3,323	2,869	3,323	3,129	28,150	28,200	3,773	3,319	3,773	3,579				
22,200	22,250	2,880	2,426	2,880	2,686	25,200	25,250	3,330	2,876	3,330	3,136	28,200	28,250	3,780	3,326	3,780	3,586				
22,250	22,300	2,888	2,434	2,888	2,694	25,250	25,300	3,338	2,884	3,338	3,144	28,250	28,300	3,788	3,334	3,788	3,594				
22,300	22,350	2,895	2,441	2,895	2,701	25,300	25,350	3,345	2,891	3,345	3,151	28,300	28,350	3,795	3,341	3,795	3,601				
22,350	22,400	2,903	2,449	2,903	2,709	25,350	25,400	3,353	2,899	3,353	3,159	28,350	28,400	3,803	3,349	3,803	3,609				
22,400	22,450	2,910	2,456	2,910	2,716	25,400	25,450	3,360	2,906	3,360	3,166	28,400	28,450	3,810	3,356	3,810	3,616				
22,450	22,500	2,918	2,464	2,918	2,724	25,450	25,500	3,368	2,914	3,368	3,174	28,450	28,500	3,818	3,364	3,818	3,624				
22,500	22,550	2,925	2,471	2,925	2,731	25,500	25,550	3,375	2,921	3,375	3,181	28,500	28,550	3,825	3,371	3,825	3,631				
22,550	22,600	2,933	2,479	2,933	2,739	25,550	25,600	3,383	2,929	3,383	3,189	28,550	28,600	3,833	3,379	3,833	3,639				
22,600	22,650	2,940	2,486	2,940	2,746	25,600	25,650	3,390	2,936	3,390	3,196	28,600	28,650	3,840	3,386	3,840	3,646				
22,650	22,700	2,948	2,494	2,948	2,754	25,650	25,700	3,398	2,944	3,398	3,204	28,650	28,700	3,848	3,394	3,848	3,654				
22,700	22,750	2,955	2,501	2,955	2,761	25,700	25,750	3,405	2,951	3,405	3,211	28,700	28,750	3,855	3,401	3,855	3,661				
22,750	22,800	2,963	2,509	2,963	2,769	25,750	25,800	3,413	2,959	3,413	3,219	28,750	28,800	3,863	3,409	3,863	3,669				
22,800	22,850	2,970	2,516	2,970	2,776	25,800	25,850	3,420	2,966	3,420	3,226	28,800	28,850	3,870	3,416	3,870	3,676				
22,850	22,900	2,978	2,524	2,978	2,784	25,850	25,900	3,428	2,974	3,428	3,234	28,850	28,900	3,878	3,424	3,878	3,684				
22,900	22,950	2,985	2,531	2,985	2,791	25,900	25,950	3,435	2,981	3,435	3,241	28,900	28,950	3,885	3,431	3,885	3,691				
22,950	23,000	2,993	2,539	2,993	2,799	25,950	26,000	3,443	2,989	3,443	3,249	28,950	29,000	3,893	3,439	3,893	3,699				
23,000										26,000										29,000	
23,000	23,050	3,000	2,546	3,000	2,806	26,000	26,050	3,450	2,996	3,450	3,256	29,000	29,050	3,900	3,446	3,900	3,706				
23,050	23,100	3,008	2,554	3,008	2,814	26,050	26,100	3,458	3,004	3,458	3,264	29,050	29,100	3,908	3,454	3,908	3,714				
23,100	23,150	3,015	2,561	3,015	2,821	26,100	26,150	3,465	3,011	3,465	3,271	29,100	29,150	3,915	3,461	3,915	3,721				
23,150	23,200	3,023	2,569	3,023	2,829	26,150	26,200	3,473	3,019	3,473	3,279	29,150	29,200	3,923	3,469	3,923	3,729				
23,200	23,250	3,030	2,576	3,030	2,836	26,200	26,250	3,480	3,026	3,480	3,286	29,200	29,250	3,930	3,476	3,930	3,736				
23,250	23,300	3,038	2,584	3,038	2,844	26,250	26,300	3,488	3,034	3,488	3,294	29,250	29,300	3,938	3,484	3,938	3,744				
23,300	23,350	3,045	2,591	3,045	2,851	26,300	26,350	3,495	3,041	3,495	3,301	29,300	29,350	3,945	3,491	3,945	3,751				
23,350	23,400	3,053	2,599	3,053	2,859	26,350	26,400	3,503	3,049	3,503	3,309	29,350	29,400	3,953	3,499	3,953	3,759				
23,400	23,450	3,060	2,606	3,060	2,866	26,400	26,450	3,510	3,056	3,510	3,316	29,400	29,450	3,960	3,506	3,960	3,766</				

2014 Tax Table — Continued

If line 43 (taxable income) is—		And you are—				If line 43 (taxable income) is—		And you are—				If line 43 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separa- tely	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing separa- tely	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing separa- tely	Head of a house- hold
Your tax is—										Your tax is—				Your tax is—			
30,000																	
30,000	30,050	4,050	3,596	4,050	3,856	33,000	33,050	4,500	4,046	4,500	4,306	36,000	36,050	4,950	4,496	4,950	4,756
30,050	30,100	4,058	3,604	4,058	3,864	33,050	33,100	4,508	4,054	4,508	4,314	36,050	36,100	4,958	4,504	4,958	4,764
30,100	30,150	4,065	3,611	4,065	3,871	33,100	33,150	4,515	4,061	4,515	4,321	36,100	36,150	4,965	4,511	4,965	4,771
30,150	30,200	4,073	3,619	4,073	3,879	33,150	33,200	4,523	4,069	4,523	4,329	36,150	36,200	4,973	4,519	4,973	4,779
30,200	30,250	4,080	3,626	4,080	3,886	33,200	33,250	4,530	4,076	4,530	4,336	36,200	36,250	4,980	4,526	4,980	4,786
30,250	30,300	4,088	3,634	4,088	3,894	33,250	33,300	4,538	4,084	4,538	4,344	36,250	36,300	4,988	4,534	4,988	4,794
30,300	30,350	4,095	3,641	4,095	3,901	33,300	33,350	4,545	4,091	4,545	4,351	36,300	36,350	4,995	4,541	4,995	4,801
30,350	30,400	4,103	3,649	4,103	3,909	33,350	33,400	4,553	4,099	4,553	4,359	36,350	36,400	5,003	4,549	5,003	4,809
30,400	30,450	4,110	3,656	4,110	3,916	33,400	33,450	4,560	4,106	4,560	4,366	36,400	36,450	5,010	4,556	5,010	4,816
30,450	30,500	4,118	3,664	4,118	3,924	33,450	33,500	4,568	4,114	4,568	4,374	36,450	36,500	5,018	4,564	5,018	4,824
30,500	30,550	4,125	3,671	4,125	3,931	33,500	33,550	4,575	4,121	4,575	4,381	36,500	36,550	5,025	4,571	5,025	4,831
30,550	30,600	4,133	3,679	4,133	3,939	33,550	33,600	4,583	4,129	4,583	4,389	36,550	36,600	5,033	4,579	5,033	4,839
30,600	30,650	4,140	3,686	4,140	3,946	33,600	33,650	4,590	4,136	4,590	4,396	36,600	36,650	5,040	4,586	5,040	4,846
30,650	30,700	4,148	3,694	4,148	3,954	33,650	33,700	4,598	4,144	4,598	4,404	36,650	36,700	5,048	4,594	5,048	4,854
30,700	30,750	4,155	3,701	4,155	3,961	33,700	33,750	4,605	4,151	4,605	4,411	36,700	36,750	5,055	4,601	5,055	4,861
30,750	30,800	4,163	3,709	4,163	3,969	33,750	33,800	4,613	4,159	4,613	4,419	36,750	36,800	5,063	4,609	5,063	4,869
30,800	30,850	4,170	3,716	4,170	3,976	33,800	33,850	4,620	4,166	4,620	4,426	36,800	36,850	5,070	4,616	5,070	4,876
30,850	30,900	4,178	3,724	4,178	3,984	33,850	33,900	4,628	4,174	4,628	4,434	36,850	36,900	5,078	4,624	5,078	4,884
30,900	30,950	4,185	3,731	4,185	3,991	33,900	33,950	4,635	4,181	4,635	4,441	36,900	36,950	5,088	4,631	5,088	4,891
30,950	31,000	4,193	3,739	4,193	3,999	33,950	34,000	4,643	4,189	4,643	4,449	36,950	37,000	5,100	4,639	5,100	4,899
31,000										34,000				37,000			
31,000	31,050	4,200	3,746	4,200	4,006	34,000	34,050	4,650	4,196	4,650	4,456	37,000	37,050	5,113	4,646	5,113	4,906
31,050	31,100	4,208	3,754	4,208	4,014	34,050	34,100	4,658	4,204	4,658	4,464	37,050	37,100	5,125	4,654	5,125	4,914
31,100	31,150	4,215	3,761	4,215	4,021	34,100	34,150	4,665	4,211	4,665	4,471	37,100	37,150	5,138	4,661	5,138	4,921
31,150	31,200	4,223	3,769	4,223	4,029	34,150	34,200	4,673	4,219	4,673	4,479	37,150	37,200	5,150	4,669	5,150	4,929
31,200	31,250	4,230	3,776	4,230	4,036	34,200	34,250	4,680	4,226	4,680	4,486	37,200	37,250	5,163	4,676	5,163	4,936
31,250	31,300	4,238	3,784	4,238	4,044	34,250	34,300	4,688	4,234	4,688	4,494	37,250	37,300	5,175	4,684	5,175	4,944
31,300	31,350	4,245	3,791	4,245	4,051	34,300	34,350	4,695	4,241	4,695	4,501	37,300	37,350	5,188	4,691	5,188	4,951
31,350	31,400	4,253	3,799	4,253	4,059	34,350	34,400	4,703	4,249	4,703	4,509	37,350	37,400	5,200	4,699	5,200	4,959
31,400	31,450	4,260	3,806	4,260	4,066	34,400	34,450	4,710	4,256	4,710	4,516	37,400	37,450	5,213	4,706	5,213	4,966
31,450	31,500	4,268	3,814	4,268	4,074	34,450	34,500	4,718	4,264	4,718	4,524	37,450	37,500	5,225	4,714	5,225	4,974
31,500	31,550	4,275	3,821	4,275	4,081	34,500	34,550	4,725	4,271	4,725	4,531	37,500	37,550	5,238	4,721	5,238	4,981
31,550	31,600	4,283	3,829	4,283	4,089	34,550	34,600	4,733	4,279	4,733	4,539	37,550	37,600	5,250	4,729	5,250	4,989
31,600	31,650	4,290	3,836	4,290	4,096	34,600	34,650	4,740	4,286	4,740	4,546	37,600	37,650	5,263	4,736	5,263	4,996
31,650	31,700	4,298	3,844	4,298	4,104	34,650	34,700	4,748	4,294	4,748	4,554	37,650	37,700	5,275	4,744	5,275	5,004
31,700	31,750	4,305	3,851	4,305	4,111	34,700	34,750	4,755	4,301	4,755	4,561	37,700	37,750	5,288	4,751	5,288	5,011
31,750	31,800	4,313	3,859	4,313	4,119	34,750	34,800	4,763	4,309	4,763	4,569	37,750	37,800	5,300	4,759	5,300	5,019
31,800	31,850	4,320	3,866	4,320	4,126	34,800	34,850	4,770	4,316	4,770	4,576	37,800	37,850	5,313	4,766	5,313	5,026
31,850	31,900	4,328	3,874	4,328	4,134	34,850	34,900	4,778	4,324	4,778	4,584	37,850	37,900	5,325	4,774	5,325	5,034
31,900	31,950	4,335	3,881	4,335	4,141	34,900	34,950	4,785	4,331	4,785	4,591	37,900	37,950	5,338	4,781	5,338	5,041
31,950	32,000	4,343	3,889	4,343	4,149	34,950	35,000	4,793	4,339	4,793	4,599	37,950	38,000	5,350	4,789	5,350	5,049
32,000										35,000				38,000			
32,000	32,050	4,350	3,896	4,350	4,156	35,000	35,050	4,800	4,346	4,800	4,606	38,000	38,050	5,363	4,796	5,363	5,056
32,050	32,100	4,358	3,904	4,358	4,164	35,050	35,100	4,808	4,354	4,808	4,614	38,050	38,100	5,375	4,804	5,375	5,064
32,100	32,150	4,365	3,911	4,365	4,171	35,100	35,150	4,815	4,361	4,815	4,621	38,100	38,150	5,388	4,811	5,388	5,071
32,150	32,200	4,373	3,919	4,373	4,179	35,150	35,200	4,823	4,369	4,823	4,629	38,150	38,200	5,400	4,819	5,400	5,079
32,200	32,250	4,380	3,926	4,380	4,186	35,200	35,250	4,830	4,376	4,830	4,636	38,200	38,250	5,413	4,826	5,413	5,086
32,250	32,300	4,388	3,934	4,388	4,194	35,250	35,300	4,838	4,384	4,838	4,644	38,250	38,300	5,425	4,834	5,425	5,094
32,300	32,350	4,395	3,941	4,395	4,201	35,300	35,350	4,845	4,391	4,845	4,651	38,300	38,350	5,438	4,841	5,438	5,101
32,350	32,400	4,403	3,949	4,403	4,209	35,350	35,400	4,853	4,399	4,853	4,659	38,350	38,400	5,450	4,849	5,450	5,109
32,400	32,450	4,410	3,956	4,410	4,216	35,400	35,450	4,860	4,406	4,860	4,666	38,400	38,450	5,463	4,856	5,463	5,116
32,450	32,500	4,418	3,964	4,418	4,224	35,450	35,500	4,868	4,414	4,868	4,6						

If line 43 (taxable income) is—	And you are—				If line 43 (taxable income) is—	And you are—				If line 43 (taxable income) is—	And you are—																									
At least	But less than	Single	Married filing jointly *	Married filing separately	At least	But less than	Single	Married filing jointly *	Married filing separately	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household																					
Your tax is—										Your tax is—																										
39,000										42,000										45,000																
39,000 39,050 5,613 4,946 5,613 5,206 39,050 39,100 5,625 4,954 5,625 5,214 39,100 39,150 5,638 4,961 5,638 5,221 39,150 39,200 5,650 4,969 5,650 5,229 39,200 39,250 5,663 4,976 5,663 5,236 39,250 39,300 5,675 4,984 5,675 5,244 39,300 39,350 5,688 4,991 5,688 5,251 39,350 39,400 5,700 4,999 5,700 5,259 39,400 39,450 5,713 5,006 5,713 5,266 39,450 39,500 5,725 5,014 5,725 5,274 39,500 39,550 5,738 5,021 5,738 5,281 39,550 39,600 5,750 5,029 5,750 5,289 39,600 39,650 5,763 5,036 5,763 5,296 39,650 39,700 5,775 5,044 5,775 5,304 39,700 39,750 5,788 5,051 5,788 5,311 39,750 39,800 5,800 5,059 5,800 5,319 39,800 39,850 5,813 5,066 5,813 5,326 39,850 39,900 5,825 5,074 5,825 5,334 39,900 39,950 5,838 5,081 5,838 5,341 39,950 40,000 5,850 5,089 5,850 5,349										42,000 42,050 6,363 5,396 6,363 5,656 42,050 42,100 6,375 5,404 6,375 5,664 42,100 42,150 6,388 5,411 6,388 5,671 42,150 42,200 6,400 5,419 6,400 5,679 42,200 42,250 6,413 5,426 6,413 5,686 42,250 42,300 6,425 5,434 6,425 5,694 42,300 42,350 6,438 5,441 6,438 5,701 42,350 42,400 6,450 5,449 6,450 5,709 42,400 42,450 6,463 5,456 6,463 5,716 42,450 42,500 6,475 5,464 6,475 5,724 42,500 42,550 6,488 5,471 6,488 5,731 42,550 42,600 6,500 5,479 6,500 5,739 42,600 42,650 6,513 5,486 6,513 5,746 42,650 42,700 6,525 5,494 6,525 5,754 42,700 42,750 6,538 5,501 6,538 5,761 42,750 42,800 6,550 5,509 6,550 5,769 42,800 42,850 6,563 5,516 6,563 5,776 42,850 42,900 6,575 5,524 6,575 5,784 42,900 42,950 6,588 5,531 6,588 5,791 42,950 43,000 6,600 5,539 6,600 5,799										45,000 45,050 7,113 5,846 7,113 6,106 45,050 45,100 7,125 5,854 7,125 6,114 45,100 45,150 7,138 5,861 7,138 6,121 45,150 45,200 7,150 5,869 7,150 6,129 45,200 45,250 7,163 5,876 7,163 6,136 45,250 45,300 7,175 5,884 7,175 6,144 45,300 45,350 7,188 5,891 7,188 6,151 45,350 45,400 7,200 5,899 7,200 6,159 45,400 45,450 7,213 5,906 7,213 6,166 45,450 45,500 7,225 5,914 7,225 6,174 45,500 45,550 7,238 5,921 7,238 6,181 45,550 45,600 7,250 5,929 7,250 6,189 45,600 45,650 7,263 5,936 7,263 6,196 45,650 45,700 7,275 5,944 7,275 6,204 45,700 45,750 7,288 5,951 7,288 6,211 45,750 45,800 7,300 5,959 7,300 6,219 45,800 45,850 7,313 5,966 7,313 6,226 45,850 45,900 7,325 5,974 7,325 6,234 45,900 45,950 7,338 5,981 7,338 6,241 45,950 46,000 7,350 5,989 7,350 6,249																
40,000										43,000										46,000																
40,000 40,050 5,863 5,096 5,863 5,356 40,050 40,100 5,875 5,104 5,875 5,364 40,100 40,150 5,888 5,111 5,888 5,371 40,150 40,200 5,900 5,119 5,900 5,379 40,200 40,250 5,913 5,126 5,913 5,386 40,250 40,300 5,925 5,134 5,925 5,394 40,300 40,350 5,938 5,141 5,938 5,401 40,350 40,400 5,950 5,149 5,950 5,409 40,400 40,450 5,963 5,156 5,963 5,416 40,450 40,500 5,975 5,164 5,975 5,424 40,500 40,550 5,988 5,171 5,988 5,431 40,550 40,600 6,000 5,179 6,000 5,439 40,600 40,650 6,013 5,186 6,013 5,446 40,650 40,700 6,025 5,194 6,025 5,454 40,700 40,750 6,038 5,201 6,038 5,461 40,750 40,800 6,050 5,209 6,050 5,469 40,800 40,850 6,063 5,216 6,063 5,476 40,850 40,900 6,075 5,224 6,075 5,484 40,900 40,950 6,088 5,231 6,088 5,491 40,950 41,000 6,100 5,239 6,100 5,499										43,000 43,050 6,613 5,546 6,613 5,806 43,050 43,100 6,625 5,554 6,625 5,814 43,100 43,150 6,638 5,561 6,638 5,821 43,150 43,200 6,650 5,569 6,650 5,829 43,200 43,250 6,663 5,576 6,663 5,836 43,250 43,300 6,675 5,584 6,675 5,844 43,300 43,350 6,688 5,591 6,688 5,851 43,350 43,400 6,700 5,599 6,700 5,859 43,400 43,450 6,713 5,606 6,713 5,866 43,450 43,500 6,725 5,614 6,725 5,874 43,500 43,550 6,738 5,621 6,738 5,881 43,550 43,600 6,750 5,629 6,750 5,889 43,600 43,650 6,763 5,636 6,763 5,896 43,650 43,700 6,775 5,644 6,775 5,904 43,700 43,750 6,788 5,651 6,788 5,911 43,750 43,800 6,800 5,659 6,800 5,919 43,800 43,850 6,813 5,666 6,813 5,926 43,850 43,900 6,825 5,674 6,825 5,934 43,900 43,950 6,838 5,681 6,838 5,941 43,950 44,000 6,850 5,689 6,850 5,949											46,000 46,050 7,363 5,996 7,363 6,256 46,050 46,100 7,375 6,004 7,375 6,264 46,100 46,150 7,388 6,011 7,388 6,271 46,150 46,200 7,400 6,019 7,400 6,279 46,200 46,250 7,413 6,026 7,413 6,286 46,250 46,300 7,425 6,034 7,425 6,294 46,300 46,350 7,438 6,041 7,438 6,301 46,350 46,400 7,450 6,049 7,450 6,309 46,400 46,450 7,463 6,056 7,463 6,316 46,450 46,500 7,475 6,064 7,475 6,324 46,500 46,550 7,488 6,071 7,488 6,331 46,550 46,600 7,500 6,079 7,500 6,339 46,600 46,650 7,513 6,086 7,513 6,346 46,650 46,700 7,525 6,094 7,525 6,354 46,700 46,750 7,538 6,101 7,538 6,361 46,750 46,800 7,550 6,109 7,550 6,369 46,800 46,850 7,563 6,116 7,563 6,376 46,850 46,900 7,575 6,124 7,575 6,384 46,900 46,950 7,588 6,131 7,588 6,391 46,950 47,000 7,600 6,139 7,600 6,399															
41,000										44,000										47,000																
41,000 41,050 6,113 5,246 6,113 5,506 41,050 41,100 6,125 5,254 6,125 5,514 41,100 41,150 6,138 5,261 6,138 5,521 41,150 41,200 6,150 5,269 6,150 5,529 41,200 41,250 6,163 5,276 6,163 5,536 41,250 41,300 6,175 5,284 6,175 5,544 41,300 41,350 6,188 5,291 6,188 5,551 41,350 41,400 6,200 5,299 6,200 5,559 41,400 41,450 6,213 5,306 6,213 5,566 41,450 41,500 6,225 5,314 6,225 5,574 41,500 41,550 6,238 5,321 6,238 5,581 41,550 41,600 6,250 5,329 6,250 5,589 41,600 41,650 6,263 5,336 6,263 5,596 41,650 41,700 6,275 5,344 6,275 5,604 41,700 41,750 6,288 5,351 6,288 5,611 41,750 41,800 6,300 5,359 6,300 5,619 41,800 41,850 6,313 5,366 6,313 5,626 41,850 41,900 6,325 5,374 6,325 5,634 41,900 41,950 6,338 5,381 6,338 5,641 41,950 42,000 6,350 5,389 6,350 5,649										44,000 44,050 6,863 5,696 6,863 5,956 44,050 44,100 6,875 5,704 6,875 5,964 44,100 44,150 6,888 5,711 6,888 5,971 44,150 44,200 6,900 5,719 6,900 5,979 44,200 44,250 6,913 5,726 6,913 5,986 44,250 44,300 6,925 5,734 6,925 5,994 44,300 44,350 6,938 5,741 6,938 6,001 44,350 44,400 6,950 5,749 6,950 6,009 44,400 44,450 6,963 5,756 6,963 6,016 44,450 44,500 6,975 5,764 6,975 6,024 44,500 44,550 6,988 5,771 6,988 6,031 44,550 44,600 7,000 5,779 7,000 6,039 44,600 44,650 7,013 5,786 7,013 6,046 44,650 44,700 7,025 5,794 7,025 6,054 44,700 44,750 7,038 5,801 7,038 6,061 44,750 44,800 7,050 5,809 7,050 6,069 44,800 44,850 7,063 5,816 7,063 6,076 44,850 44,900 7,075 5,824 7,075 6,084 44,900 44,950 7,088 5,831 7,088 6,091 44,950 45,000 7,100 5,839 7,100 6,099											47,000 47,050 7,613 6,146 7,613 6,406 47,050 47,100 7,625 6,154 7,625 6,414 47,100 47,150 7,638 6,161 7,638 6,421 47,150 47,200 7,650 6,169 7,650 6,429 47,200 47,250 7,663 6,176 7,663 6,436 47,250 47,300 7,675 6,184 7,675 6,444 47,300 47,350 7,688 6,191 7,688 6,451 47,350 47,400 7,700 6,199 7,700 6,459 47,400 47,450 7,713 6,206 7,713 6,466 47,450 47,500 7,725 6,214 7,725 6,474 47,500 47,550 7,738 6,221 7,738 6,481 47,550 47,600 7,750 6,229 7,750 6,489 47,600 47,650 7,763 6,236 7,763 6,496 47,650 47,700 7,775 6,244 7,775 6,504 47,700 47,750 7,788 6,251 7,788 6,511 47,750 47,800 7,800 6,259 7,800 6,519 47,800 47,850 7,813 6,266 7,813 6,526 47,850 47,900 7,825 6,274 7,825 6,534 47,900 47,950 7,838 6,281 7,838 6,541 47,950 48,000 7,850 6,289 7,850 6,549															

* This column must also be used by a qualifying widow(er).

(Continued)

2014 Tax Table — Continued

If line 43 (taxable income) is—		And you are—				If line 43 (taxable income) is—		And you are—				If line 43 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separa- tely	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing separa- tely	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing separa- tely	Head of a house- hold
Your tax is—										Your tax is—				Your tax is—			
48,000																	
48,000	48,050	7,863	6,296	7,863	6,556	51,000	51,050	8,613	6,746	8,613	7,169	54,000	54,050	9,363	7,196	9,363	7,919
48,050	48,100	7,875	6,304	7,875	6,564	51,050	51,100	8,625	6,754	8,625	7,181	54,050	54,100	9,375	7,204	9,375	7,931
48,100	48,150	7,888	6,311	7,888	6,571	51,100	51,150	8,638	6,761	8,638	7,194	54,100	54,150	9,388	7,211	9,388	7,944
48,150	48,200	7,900	6,319	7,900	6,579	51,150	51,200	8,650	6,769	8,650	7,206	54,150	54,200	9,400	7,219	9,400	7,956
48,200	48,250	7,913	6,326	7,913	6,586	51,200	51,250	8,663	6,776	8,663	7,219	54,200	54,250	9,413	7,226	9,413	7,969
48,250	48,300	7,925	6,334	7,925	6,594	51,250	51,300	8,675	6,784	8,675	7,231	54,250	54,300	9,425	7,234	9,425	7,981
48,300	48,350	7,938	6,341	7,938	6,601	51,300	51,350	8,688	6,791	8,688	7,244	54,300	54,350	9,438	7,241	9,438	7,994
48,350	48,400	7,950	6,349	7,950	6,609	51,350	51,400	8,700	6,799	8,700	7,256	54,350	54,400	9,450	7,249	9,450	8,006
48,400	48,450	7,963	6,356	7,963	6,616	51,400	51,450	8,713	6,806	8,713	7,269	54,400	54,450	9,463	7,256	9,463	8,019
48,450	48,500	7,975	6,364	7,975	6,624	51,450	51,500	8,725	6,814	8,725	7,281	54,450	54,500	9,475	7,264	9,475	8,031
48,500	48,550	7,988	6,371	7,988	6,631	51,500	51,550	8,738	6,821	8,738	7,294	54,500	54,550	9,488	7,271	9,488	8,044
48,550	48,600	8,000	6,379	8,000	6,639	51,550	51,600	8,750	6,829	8,750	7,306	54,550	54,600	9,500	7,279	9,500	8,056
48,600	48,650	8,013	6,386	8,013	6,646	51,600	51,650	8,763	6,836	8,763	7,319	54,600	54,650	9,513	7,286	9,513	8,069
48,650	48,700	8,025	6,394	8,025	6,654	51,650	51,700	8,775	6,844	8,775	7,331	54,650	54,700	9,525	7,294	9,525	8,081
48,700	48,750	8,038	6,401	8,038	6,661	51,700	51,750	8,788	6,851	8,788	7,344	54,700	54,750	9,538	7,301	9,538	8,094
48,750	48,800	8,050	6,409	8,050	6,669	51,750	51,800	8,800	6,859	8,800	7,356	54,750	54,800	9,550	7,309	9,550	8,106
48,800	48,850	8,063	6,416	8,063	6,676	51,800	51,850	8,813	6,866	8,813	7,369	54,800	54,850	9,563	7,316	9,563	8,119
48,850	48,900	8,075	6,424	8,075	6,684	51,850	51,900	8,825	6,874	8,825	7,381	54,850	54,900	9,575	7,324	9,575	8,131
48,900	48,950	8,088	6,431	8,088	6,691	51,900	51,950	8,838	6,881	8,838	7,394	54,900	54,950	9,588	7,331	9,588	8,144
48,950	49,000	8,100	6,439	8,100	6,699	51,950	52,000	8,850	6,889	8,850	7,406	54,950	55,000	9,600	7,339	9,600	8,156
49,000										52,000				55,000			
49,000	49,050	8,113	6,446	8,113	6,706	52,000	52,050	8,863	6,896	8,863	7,419	55,000	55,050	9,613	7,346	9,613	8,169
49,050	49,100	8,125	6,454	8,125	6,714	52,050	52,100	8,875	6,904	8,875	7,431	55,050	55,100	9,625	7,354	9,625	8,181
49,100	49,150	8,138	6,461	8,138	6,721	52,100	52,150	8,888	6,911	8,888	7,444	55,100	55,150	9,638	7,361	9,638	8,194
49,150	49,200	8,150	6,469	8,150	6,729	52,150	52,200	8,900	6,919	8,900	7,456	55,150	55,200	9,650	7,369	9,650	8,206
49,200	49,250	8,163	6,476	8,163	6,736	52,200	52,250	8,913	6,926	8,913	7,469	55,200	55,250	9,663	7,376	9,663	8,219
49,250	49,300	8,175	6,484	8,175	6,744	52,250	52,300	8,925	6,934	8,925	7,481	55,250	55,300	9,675	7,384	9,675	8,231
49,300	49,350	8,188	6,491	8,188	6,751	52,300	52,350	8,938	6,941	8,938	7,494	55,300	55,350	9,688	7,391	9,688	8,244
49,350	49,400	8,200	6,499	8,200	6,759	52,350	52,400	8,950	6,949	8,950	7,506	55,350	55,400	9,700	7,399	9,700	8,256
49,400	49,450	8,213	6,506	8,213	6,769	52,400	52,450	8,963	6,956	8,963	7,519	55,400	55,450	9,713	7,406	9,713	8,269
49,450	49,500	8,225	6,514	8,225	6,781	52,450	52,500	8,975	6,964	8,975	7,531	55,450	55,500	9,725	7,414	9,725	8,281
49,500	49,550	8,238	6,521	8,238	6,794	52,500	52,550	8,988	6,971	8,988	7,544	55,500	55,550	9,738	7,421	9,738	8,294
49,550	49,600	8,250	6,529	8,250	6,806	52,550	52,600	9,000	6,979	9,000	7,556	55,550	55,600	9,750	7,429	9,750	8,306
49,600	49,650	8,263	6,536	8,263	6,819	52,600	52,650	9,013	6,986	9,013	7,569	55,600	55,650	9,763	7,436	9,763	8,319
49,650	49,700	8,275	6,544	8,275	6,831	52,650	52,700	9,025	6,994	9,025	7,581	55,650	55,700	9,775	7,444	9,775	8,331
49,700	49,750	8,288	6,551	8,288	6,844	52,700	52,750	9,038	7,001	9,038	7,594	55,700	55,750	9,788	7,451	9,788	8,344
49,750	49,800	8,300	6,559	8,300	6,856	52,750	52,800	9,050	7,009	9,050	7,606	55,750	55,800	9,800	7,459	9,800	8,356
49,800	49,850	8,313	6,566	8,313	6,869	52,800	52,850	9,063	7,016	9,063	7,619	55,800	55,850	9,813	7,466	9,813	8,369
49,850	49,900	8,325	6,574	8,325	6,881	52,850	52,900	9,075	7,024	9,075	7,631	55,850	55,900	9,825	7,474	9,825	8,381
49,900	49,950	8,338	6,581	8,338	6,894	52,900	52,950	9,088	7,031	9,088	7,644	55,900	55,950	9,838	7,481	9,838	8,394
49,950	50,000	8,350	6,589	8,350	6,906	52,950	53,000	9,100	7,039	9,100	7,656	55,950	56,000	9,850	7,489	9,850	8,406
50,000										53,000				56,000			
50,000	50,050	8,363	6,596	8,363	6,919	53,000	53,050	9,113	7,046	9,113	7,669	56,000	56,050	9,863	7,496	9,863	8,419
50,050	50,100	8,375	6,604	8,375	6,931	53,050	53,100	9,125	7,054	9,125	7,681	56,050	56,100	9,875	7,504	9,875	8,431
50,100	50,150	8,388	6,611	8,388	6,944	53,100	53,150	9,138	7,061	9,138	7,694	56,100	56,150	9,888	7,511	9,888	8,444
50,150	50,200	8,400	6,619	8,400	6,956	53,150	53,200	9,150	7,069	9,150	7,706	56,150	56,200	9,900	7,519	9,900	8,456
50,200	50,250	8,413	6,626	8,413	6,969	53,200	53,250	9,163	7,076	9,163	7,719	56,200	56,250	9,913	7,526	9,913	8,469
50,250	50,300	8,425	6,634	8,425	6,981	53,250	53,300	9,175	7,084	9,175	7,731	56,250	56,300	9,925	7,534	9,925	8,481
50,300	50,350	8,438	6,641	8,438	6,994	53,300	53,350	9,188	7,091	9,188	7,744	56,300	56,350	9,938	7,541	9,938	8,494
50,350	50,400	8,450	6,649	8,450	7,006	53,350	53,400	9,200	7,099	9,200	7,756	56,350	56,400	9,950	7,549	9,950	8,506
50,400	50,450	8,463	6,656	8,463	7,019	53,400	53,450	9,213	7,106	9,213	7,769	56,400	56,450	9,963	7,556	9,963	8,519
50,450	50,500	8,475	6,664	8,475	7,031	53,450	53,500	9,225	7,114	9,225	7,781	56					

If line 43 (taxable income) is—	And you are—				If line 43 (taxable income) is—	And you are—				If line 43 (taxable income) is—	And you are—								
At least	But less than	Single	Married filing jointly *	Married filing separately	At least	But less than	Single	Married filing jointly *	Married filing separately	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household				
Your tax is—										Your tax is—									
57,000																			
57,000	57,050	10,113	7,646	10,113	8,669	60,000	60,050	10,863	8,096	10,863	9,419	63,000	63,050	11,613	8,546	11,613	10,169		
57,050	57,100	10,125	7,654	10,125	8,681	60,050	60,100	10,875	8,104	10,875	9,431	63,050	63,100	11,625	8,554	11,625	10,181		
57,100	57,150	10,138	7,661	10,138	8,694	60,100	60,150	10,888	8,111	10,888	9,444	63,100	63,150	11,638	8,561	11,638	10,194		
57,150	57,200	10,150	7,669	10,150	8,706	60,150	60,200	10,900	8,119	10,900	9,456	63,150	63,200	11,650	8,569	11,650	10,206		
57,200	57,250	10,163	7,676	10,163	8,719	60,200	60,250	10,913	8,126	10,913	9,469	63,200	63,250	11,663	8,576	11,663	10,219		
57,250	57,300	10,175	7,684	10,175	8,731	60,250	60,300	10,925	8,134	10,925	9,481	63,250	63,300	11,675	8,584	11,675	10,231		
57,300	57,350	10,188	7,691	10,188	8,744	60,300	60,350	10,938	8,141	10,938	9,494	63,300	63,350	11,688	8,591	11,688	10,244		
57,350	57,400	10,200	7,699	10,200	8,756	60,350	60,400	10,950	8,149	10,950	9,506	63,350	63,400	11,700	8,599	11,700	10,256		
57,400	57,450	10,213	7,706	10,213	8,769	60,400	60,450	10,963	8,156	10,963	9,519	63,400	63,450	11,713	8,606	11,713	10,269		
57,450	57,500	10,225	7,714	10,225	8,781	60,450	60,500	10,975	8,164	10,975	9,531	63,450	63,500	11,725	8,614	11,725	10,281		
57,500	57,550	10,238	7,721	10,238	8,794	60,500	60,550	10,988	8,171	10,988	9,544	63,500	63,550	11,738	8,621	11,738	10,294		
57,550	57,600	10,250	7,729	10,250	8,806	60,550	60,600	11,000	8,179	11,000	9,556	63,550	63,600	11,750	8,629	11,750	10,306		
57,600	57,650	10,263	7,736	10,263	8,819	60,600	60,650	11,013	8,186	11,013	9,569	63,600	63,650	11,763	8,636	11,763	10,319		
57,650	57,700	10,275	7,744	10,275	8,831	60,650	60,700	11,025	8,194	11,025	9,581	63,650	63,700	11,775	8,644	11,775	10,331		
57,700	57,750	10,288	7,751	10,288	8,844	60,700	60,750	11,038	8,201	11,038	9,594	63,700	63,750	11,788	8,651	11,788	10,344		
57,750	57,800	10,300	7,759	10,300	8,856	60,750	60,800	11,050	8,209	11,050	9,606	63,750	63,800	11,800	8,659	11,800	10,356		
57,800	57,850	10,313	7,766	10,313	8,869	60,800	60,850	11,063	8,216	11,063	9,619	63,800	63,850	11,813	8,666	11,813	10,369		
57,850	57,900	10,325	7,774	10,325	8,881	60,850	60,900	11,075	8,224	11,075	9,631	63,850	63,900	11,825	8,674	11,825	10,381		
57,900	57,950	10,338	7,781	10,338	8,894	60,900	60,950	11,088	8,231	11,088	9,644	63,900	63,950	11,838	8,681	11,838	10,394		
57,950	58,000	10,350	7,789	10,350	8,906	60,950	61,000	11,100	8,239	11,100	9,656	63,950	64,000	11,850	8,689	11,850	10,406		
58,000																			
58,000	58,050	10,363	7,796	10,363	8,919	61,000	61,050	11,113	8,246	11,113	9,669	64,000	64,050	11,863	8,696	11,863	10,419		
58,050	58,100	10,375	7,804	10,375	8,931	61,050	61,100	11,125	8,254	11,125	9,681	64,050	64,100	11,875	8,704	11,875	10,431		
58,100	58,150	10,388	7,811	10,388	8,944	61,100	61,150	11,138	8,261	11,138	9,694	64,100	64,150	11,888	8,711	11,888	10,444		
58,150	58,200	10,400	7,819	10,400	8,956	61,150	61,200	11,150	8,269	11,150	9,706	64,150	64,200	11,900	8,719	11,900	10,456		
58,200	58,250	10,413	7,826	10,413	8,969	61,200	61,250	11,163	8,276	11,163	9,719	64,200	64,250	11,913	8,726	11,913	10,469		
58,250	58,300	10,425	7,834	10,425	8,981	61,250	61,300	11,175	8,284	11,175	9,731	64,250	64,300	11,925	8,734	11,925	10,481		
58,300	58,350	10,438	7,841	10,438	8,994	61,300	61,350	11,188	8,291	11,188	9,744	64,300	64,350	11,938	8,741	11,938	10,494		
58,350	58,400	10,450	7,849	10,450	9,006	61,350	61,400	11,200	8,299	11,200	9,756	64,350	64,400	11,950	8,749	11,950	10,506		
58,400	58,450	10,463	7,856	10,463	9,019	61,400	61,450	11,213	8,306	11,213	9,769	64,400	64,450	11,963	8,756	11,963	10,519		
58,450	58,500	10,475	7,864	10,475	9,031	61,450	61,500	11,225	8,314	11,225	9,781	64,450	64,500	11,975	8,764	11,975	10,531		
58,500	58,550	10,488	7,871	10,488	9,044	61,500	61,550	11,238	8,321	11,238	9,794	64,500	64,550	11,988	8,771	11,988	10,544		
58,550	58,600	10,500	7,879	10,500	9,056	61,550	61,600	11,250	8,329	11,250	9,806	64,550	64,600	12,000	8,779	12,000	10,556		
58,600	58,650	10,513	7,886	10,513	9,069	61,600	61,650	11,263	8,336	11,263	9,819	64,600	64,650	12,013	8,786	12,013	10,569		
58,650	58,700	10,525	7,894	10,525	9,081	61,650	61,700	11,275	8,344	11,275	9,831	64,650	64,700	12,025	8,794	12,025	10,581		
58,700	58,750	10,538	7,901	10,538	9,094	61,700	61,750	11,288	8,351	11,288	9,844	64,700	64,750	12,038	8,801	12,038	10,594		
58,750	58,800	10,550	7,909	10,550	9,106	61,750	61,800	11,300	8,359	11,300	9,856	64,750	64,800	12,050	8,809	12,050	10,606		
58,800	58,850	10,563	7,916	10,563	9,119	61,800	61,850	11,313	8,366	11,313	9,869	64,800	64,850	12,063	8,816	12,063	10,619		
58,850	58,900	10,575	7,924	10,575	9,131	61,850	61,900	11,325	8,374	11,325	9,881	64,850	64,900	12,075	8,824	12,075	10,631		
58,900	58,950	10,588	7,931	10,588	9,144	61,900	61,950	11,338	8,381	11,338	9,894	64,900	64,950	12,088	8,831	12,088	10,644		
58,950	59,000	10,600	7,939	10,600	9,156	61,950	62,000	11,350	8,389	11,350	9,906	64,950	65,000	12,100	8,839	12,100	10,656		
59,000																			
59,000	59,050	10,613	7,946	10,613	9,169	62,000	62,050	11,363	8,396	11,363	9,919	65,000	65,050	12,113	8,846	12,113	10,669		
59,050	59,100	10,625	7,954	10,625	9,181	62,050	62,100	11,375	8,404	11,375	9,931	65,050	65,100	12,125	8,854	12,125	10,681		
59,100	59,150	10,638	7,961	10,638	9,194	62,100	62,150	11,388	8,411	11,388	9,944	65,100	65,150	12,138	8,861	12,138	10,694		
59,150	59,200	10,650	7,969	10,650	9,206	62,150	62,200	11,400	8,419	11,400	9,956	65,150	65,200	12,150	8,869	12,150	10,706		
59,200	59,250	10,663	7,976	10,663	9,219	62,200	62,250	11,413	8,426	11,413	9,969	65,200	65,250	12,163	8,876	12,163	10,719		
59,250	59,300	10,675	7,984	10,675	9,231	62,250	62,300	11,425	8,434	11,425	9,981	65,250	65,300	12,175	8,884	12,175	10,731		
59,300	59,350	10,688	7,991	10,688	9,244	62,300	62,350	11,438	8,441	11,438	9,994	65,300	65,350	12,188	8,891	12,188	10,744		
59,350	59,400	10,700	7,999	10,700	9,256	62,350	62,400	11,450	8,449	11,450	10,006	65,350	65,400	12,200	8,899	12,200	10,756		
59,400	59,450	10,713	8,006	10,713	9,269	62,400	62,450	11,463	8,456	11,463	10,019	65,400	65,450	12,213	8,906	12,213	10,769		
59,450	59,500	10,725	8,014	10,725	9,281	62,450	62,500	11,475	8,464	11,475	10,031	65,450	65,500	12,225	8,914	12,225	10,781		
59,500	59,550	10,738	8,021																

2014 Tax Table — Continued

If line 43 (taxable income) is—		And you are—				If line 43 (taxable income) is—		And you are—				If line 43 (taxable income) is—		And you are—					
At least	But less than	Single	Married filing jointly *	Married filing separa- tely	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing separa- tely	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing separa- tely	Head of a house- hold		
Your tax is—										Your tax is—									
66,000										69,000									
66,000	66,050	12,363	8,996	12,363	10,919	69,000	69,050	13,113	9,446	13,113	11,669	72,000	72,050	13,863	9,896	13,863	12,419		
66,050	66,100	12,375	9,004	12,375	10,931	69,050	69,100	13,125	9,454	13,125	11,681	72,050	72,100	13,875	9,904	13,875	12,431		
66,100	66,150	12,388	9,011	12,388	10,944	69,100	69,150	13,138	9,461	13,138	11,694	72,100	72,150	13,888	9,911	13,888	12,444		
66,150	66,200	12,400	9,019	12,400	10,956	69,150	69,200	13,150	9,469	13,150	11,706	72,150	72,200	13,900	9,919	13,900	12,456		
66,200	66,250	12,413	9,026	12,413	10,969	69,200	69,250	13,163	9,476	13,163	11,719	72,200	72,250	13,913	9,926	13,913	12,469		
66,250	66,300	12,425	9,034	12,425	10,981	69,250	69,300	13,175	9,484	13,175	11,731	72,250	72,300	13,925	9,934	13,925	12,481		
66,300	66,350	12,438	9,041	12,438	10,994	69,300	69,350	13,188	9,491	13,188	11,744	72,300	72,350	13,938	9,941	13,938	12,494		
66,350	66,400	12,450	9,049	12,450	11,006	69,350	69,400	13,200	9,499	13,200	11,756	72,350	72,400	13,950	9,949	13,950	12,506		
66,400	66,450	12,463	9,056	12,463	11,019	69,400	69,450	13,213	9,506	13,213	11,769	72,400	72,450	13,963	9,956	13,963	12,519		
66,450	66,500	12,475	9,064	12,475	11,031	69,450	69,500	13,225	9,514	13,225	11,781	72,450	72,500	13,975	9,964	13,975	12,531		
66,500	66,550	12,488	9,071	12,488	11,044	69,500	69,550	13,238	9,521	13,238	11,794	72,500	72,550	13,988	9,971	13,988	12,544		
66,550	66,600	12,500	9,079	12,500	11,056	69,550	69,600	13,250	9,529	13,250	11,806	72,550	72,600	14,000	9,979	14,000	12,556		
66,600	66,650	12,513	9,086	12,513	11,069	69,600	69,650	13,263	9,536	13,263	11,819	72,600	72,650	14,013	9,986	14,013	12,569		
66,650	66,700	12,525	9,094	12,525	11,081	69,650	69,700	13,275	9,544	13,275	11,831	72,650	72,700	14,025	9,994	14,025	12,581		
66,700	66,750	12,538	9,101	12,538	11,094	69,700	69,750	13,288	9,551	13,288	11,844	72,700	72,750	14,038	10,001	14,038	12,594		
66,750	66,800	12,550	9,109	12,550	11,106	69,750	69,800	13,300	9,559	13,300	11,856	72,750	72,800	14,050	10,009	14,050	12,606		
66,800	66,850	12,563	9,116	12,563	11,119	69,800	69,850	13,313	9,566	13,313	11,869	72,800	72,850	14,063	10,016	14,063	12,619		
66,850	66,900	12,575	9,124	12,575	11,131	69,850	69,900	13,325	9,574	13,325	11,881	72,850	72,900	14,075	10,024	14,075	12,631		
66,900	66,950	12,588	9,131	12,588	11,144	69,900	69,950	13,338	9,581	13,338	11,894	72,900	72,950	14,088	10,031	14,088	12,644		
66,950	67,000	12,600	9,139	12,600	11,156	69,950	70,000	13,350	9,589	13,350	11,906	72,950	73,000	14,100	10,039	14,100	12,656		
67,000										70,000									
67,000	67,050	12,613	9,146	12,613	11,169	70,000	70,050	13,363	9,596	13,363	11,919	73,000	73,050	14,113	10,046	14,113	12,669		
67,050	67,100	12,625	9,154	12,625	11,181	70,050	70,100	13,375	9,604	13,375	11,931	73,050	73,100	14,125	10,054	14,125	12,681		
67,100	67,150	12,638	9,161	12,638	11,194	70,100	70,150	13,388	9,611	13,388	11,944	73,100	73,150	14,138	10,061	14,138	12,694		
67,150	67,200	12,650	9,169	12,650	11,206	70,150	70,200	13,400	9,619	13,400	11,956	73,150	73,200	14,150	10,069	14,150	12,706		
67,200	67,250	12,663	9,176	12,663	11,219	70,200	70,250	13,413	9,626	13,413	11,969	73,200	73,250	14,163	10,076	14,163	12,719		
67,250	67,300	12,675	9,184	12,675	11,231	70,250	70,300	13,425	9,634	13,425	11,981	73,250	73,300	14,175	10,084	14,175	12,731		
67,300	67,350	12,688	9,191	12,688	11,244	70,300	70,350	13,438	9,641	13,438	11,994	73,300	73,350	14,188	10,091	14,188	12,744		
67,350	67,400	12,700	9,199	12,700	11,256	70,350	70,400	13,450	9,649	13,450	12,006	73,350	73,400	14,200	10,099	14,200	12,756		
67,400	67,450	12,713	9,206	12,713	11,269	70,400	70,450	13,463	9,656	13,463	12,019	73,400	73,450	14,213	10,106	14,213	12,769		
67,450	67,500	12,725	9,214	12,725	11,281	70,450	70,500	13,475	9,664	13,475	12,031	73,450	73,500	14,225	10,114	14,225	12,781		
67,500	67,550	12,738	9,221	12,738	11,294	70,500	70,550	13,488	9,671	13,488	12,044	73,500	73,550	14,238	10,121	14,238	12,794		
67,550	67,600	12,750	9,229	12,750	11,306	70,550	70,600	13,500	9,679	13,500	12,056	73,550	73,600	14,250	10,129	14,250	12,806		
67,600	67,650	12,763	9,236	12,763	11,319	70,600	70,650	13,513	9,686	13,513	12,069	73,600	73,650	14,263	10,136	14,263	12,819		
67,650	67,700	12,775	9,244	12,775	11,331	70,650	70,700	13,525	9,694	13,525	12,081	73,650	73,700	14,275	10,144	14,275	12,831		
67,700	67,750	12,788	9,251	12,788	11,344	70,700	70,750	13,538	9,701	13,538	12,094	73,700	73,750	14,288	10,151	14,288	12,844		
67,750	67,800	12,800	9,259	12,800	11,356	70,750	70,800	13,550	9,709	13,550	12,106	73,750	73,800	14,300	10,159	14,300	12,856		
67,800	67,850	12,813	9,266	12,813	11,369	70,800	70,850	13,563	9,716	13,563	12,119	73,800	73,850	14,313	10,169	14,313	12,869		
67,850	67,900	12,825	9,274	12,825	11,381	70,850	70,900	13,575	9,724	13,575	12,131	73,850	73,900	14,325	10,181	14,325	12,881		
67,900	67,950	12,838	9,281	12,838	11,394	70,900	70,950	13,588	9,731	13,588	12,144	73,900	73,950	14,338	10,194	14,338	12,894		
67,950	68,000	12,850	9,289	12,850	11,406	70,950	71,000	13,600	9,739	13,600	12,156	73,950	74,000	14,350	10,206	14,350	12,906		
68,000										71,000									
68,000	68,050	12,863	9,296	12,863	11,419	71,000	71,050	13,613	9,746	13,613	12,169	74,000	74,050	14,363	10,219	14,363	12,919		
68,050	68,100	12,875	9,304	12,875	11,431	71,050	71,100	13,625	9,754	13,625	12,181	74,050	74,100	14,375	10,231	14,375	12,931		
68,100	68,150	12,888	9,311	12,888	11,444	71,100	71,150	13,638	9,761	13,638	12,194	74,100	74,150	14,388	10,244	14,388	12,944		
68,150	68,200	12,900	9,319	12,900	11,456	71,150	71,200	13,650	9,769	13,650	12,206	74,150	74,200	14,400	10,256	14,400	12,956		
68,200	68,250	12,913	9,326	12,913	11,469	71,200	71,250	13,663	9,776	13,663	12,219	74,200	74,250	14,413	10,269	14,413	12,969		
68,250	68,300	12,925	9,334	12,925	11,481	71,250	71,300	13,675	9,784	13,675	12,231	74,250	74,300	14,425	10,281	14,425	12,981		
68,300	68,350	12,938	9,341	12,938	11,494	71,300	71,350	13,688	9,791	13,688	12,244	74,300	74,350	14,438	10,294	14,438	12,994		
68,350	68,400</																		

If line 43 (taxable income) is—		And you are—				If line 43 (taxable income) is—		And you are—				If line 43 (taxable income) is—		And you are—											
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household								
Your tax is—										Your tax is—				Your tax is—											
75,000																									
78,000																									
81,000																									
76,000										79,000				82,000											
79,000																									
80,000																									
83,000																									
75,000	75,050	14,613	10,469	14,631	13,169	78,000	78,050	15,363	11,219	15,471	13,919	81,000	81,050	16,113	11,969	16,311	14,669								
75,050	75,100	14,625	10,481	14,645	13,181	78,050	78,100	15,375	11,231	15,485	13,931	81,050	81,100	16,125	11,981	16,325	14,681								
75,100	75,150	14,638	10,494	14,659	13,194	78,100	78,150	15,388	11,244	15,499	13,944	81,100	81,150	16,138	11,994	16,339	14,694								
75,150	75,200	14,650	10,506	14,673	13,206	78,150	78,200	15,400	11,256	15,513	13,956	81,150	81,200	16,150	12,006	16,353	14,706								
75,200	75,250	14,663	10,519	14,687	13,219	78,200	78,250	15,413	11,269	15,527	13,969	81,200	81,250	16,163	12,019	16,367	14,719								
75,250	75,300	14,675	10,531	14,701	13,231	78,250	78,300	15,425	11,281	15,541	13,981	81,250	81,300	16,175	12,031	16,381	14,731								
75,300	75,350	14,688	10,544	14,715	13,244	78,300	78,350	15,438	11,294	15,555	13,994	81,300	81,350	16,188	12,044	16,395	14,744								
75,350	75,400	14,700	10,556	14,729	13,256	78,350	78,400	15,450	11,306	15,569	14,006	81,350	81,400	16,200	12,056	16,409	14,756								
75,400	75,450	14,713	10,569	14,743	13,269	78,400	78,450	15,463	11,319	15,583	14,019	81,400	81,450	16,213	12,069	16,423	14,769								
75,450	75,500	14,725	10,581	14,757	13,281	78,450	78,500	15,475	11,331	15,597	14,031	81,450	81,500	16,225	12,081	16,437	14,781								
75,500	75,550	14,738	10,594	14,771	13,294	78,500	78,550	15,488	11,344	15,611	14,044	81,500	81,550	16,238	12,094	16,451	14,794								
75,550	75,600	14,750	10,606	14,785	13,306	78,550	78,600	15,500	11,356	15,625	14,056	81,550	81,600	16,250	12,106	16,465	14,806								
75,600	75,650	14,763	10,619	14,799	13,319	78,600	78,650	15,513	11,369	15,639	14,069	81,600	81,650	16,263	12,119	16,479	14,819								
75,650	75,700	14,775	10,631	14,813	13,331	78,650	78,700	15,525	11,381	15,653	14,081	81,650	81,700	16,275	12,131	16,493	14,831								
75,700	75,750	14,788	10,644	14,827	13,344	78,700	78,750	15,538	11,394	15,667	14,094	81,700	81,750	16,288	12,144	16,507	14,844								
75,750	75,800	14,800	10,656	14,841	13,356	78,750	78,800	15,550	11,406	15,681	14,106	81,750	81,800	16,300	12,156	16,521	14,856								
75,800	75,850	14,813	10,669	14,855	13,369	78,800	78,850	15,563	11,419	15,695	14,119	81,800	81,850	16,313	12,169	16,535	14,869								
75,850	75,900	14,825	10,681	14,869	13,381	78,850	78,900	15,575	11,431	15,709	14,131	81,850	81,900	16,325	12,181	16,549	14,881								
75,900	75,950	14,838	10,694	14,883	13,394	78,900	78,950	15,588	11,444	15,723	14,144	81,900	81,950	16,338	12,194	16,563	14,894								
75,950	76,000	14,850	10,706	14,897	13,406	78,950	79,000	15,600	11,456	15,737	14,156	81,950	82,000	16,350	12,206	16,577	14,906								
76,000										79,000				82,000											
79,000																									
80,000																									
83,000																									
76,000	76,050	14,863	10,719	14,911	13,419	79,000	79,050	15,613	11,469	15,751	14,169	82,000	82,050	16,363	12,219	16,591	14,919								
76,050	76,100	14,875	10,731	14,925	13,431	79,050	79,100	15,625	11,481	15,765	14,181	82,050	82,100	16,375	12,231	16,605	14,931								
76,100	76,150	14,888	10,744	14,939	13,444	79,100	79,150	15,638	11,494	15,779	14,194	82,100	82,150	16,388	12,244	16,619	14,944								
76,150	76,200	14,900	10,756	14,953	13,456	79,150	79,200	15,650	11,506	15,793	14,206	82,150	82,200	16,400	12,256	16,633	14,956								
76,200	76,250	14,913	10,769	14,967	13,469	79,200	79,250	15,663	11,519	15,807	14,219	82,200	82,250	16,413	12,269	16,647	14,969								
76,250	76,300	14,925	10,781	14,981	13,481	79,250	79,300	15,675	11,531	15,821	14,231	82,250	82,300	16,425	12,281	16,661	14,981								
76,300	76,350	14,938	10,794	14,995	13,494	79,300	79,350	15,688	11,544	15,835	14,244	82,300	82,350	16,438	12,294	16,675	14,994								
76,350	76,400	14,950	10,806	15,009	13,506	79,350	79,400	15,700	11,556	15,849	14,256	82,350	82,400	16,450	12,306	16,689	15,006								
76,400	76,450	14,963	10,819	15,023	13,519	79,400	79,450	15,713	11,569	15,863	14,269	82,400	82,450	16,463	12,319	16,703	15,019								
76,450	76,500	14,975	10,831	15,037	13,531	79,450	79,500	15,725	11,581	15,877	14,281	82,450	82,500	16,475	12,331	16,717	15,031								
76,500	76,550	14,988	10,844	15,051	13,544	79,500	79,550	15,738	11,594	15,891	14,294	82,500	82,550	16,488	12,344	16,731	15,044								
76,550	76,600	15,000	10,856	15,065	13,556	79,550	79,600	15,750	11,606	15,905	14,306	82,550	82,600	16,500	12,356	16,745	15,056								
76,600	76,650	15,013	10,869	15,079	13,569	79,600	79,650	15,763	11,619	15,919	14,319	82,600	82,650	16,513	12,369	16,759	15,069								
76,650	76,700	15,025	10,881	15,093	13,581	79,650	79,700	15,775	11,631	15,933	14,331	82,650	82,700	16,525	12,381	16,773	15,081								
76,700	76,750	15,038	10,894	15,107	13,594	79,700	79,750	15,788	11,644	15,947	14,344	82,700	82,750	16,538	12,394	16,787	15,094								
76,750	76,800	15,050	10,906	15,121	13,606	79,750	79,800	15,800	11,656	15,961	14,356	82,750	82,800	16,550	12,406	16,801	15,106								
76,800	76,850	15,063	10,919	15,135	13,619	79,800	79,850	15,813	11,669	15,975	14,369	82,800	82,850	16,563	12,419	16,815	15,119								
76,850	76,900	15,075	10,931	15,149	13,631	79,850	79,900	15,825	11,681	15,989	14,381	82,850	82,900	16,575	12,431	16,829	15,131								
76,900	76,950	15,088	10,944	15,163	13,644	79,900	79,950	15,838	11,694	16,003	14,394	82,900	82,950	16,588	12,444	16,843	15,144								
76,950	77,000	15,100	10,956	15,177	13,656	79,950	80,000	15,850	11,706	16,017	14,406	82,950	83,000	16,600	12,456	16,857	15,156								
77,000	77,050	15,113	10,969	15,191	13,669	80,000	80,050	15,863	11,719	16,031	14,419	83,000	83,050	16,613	12,469	16,871	15,169								
77,050	77,100	15,125	10,																						

2014 Tax Table — Continued

If line 43 (taxable income) is—		And you are—				If line 43 (taxable income) is—		And you are—				If line 43 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separa- tely	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing separa- tely	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing separa- tely	Head of a house- hold
Your tax is—										Your tax is—				Your tax is—			
84,000																	
84,000	84,050	16,863	12,719	17,151	15,419	87,000	87,050	17,613	13,469	17,991	16,169	90,000	90,050	18,383	14,219	18,831	16,919
84,050	84,100	16,875	12,731	17,165	15,431	87,050	87,100	17,625	13,481	18,005	16,181	90,050	90,100	18,397	14,231	18,845	16,931
84,100	84,150	16,888	12,744	17,179	15,444	87,100	87,150	17,638	13,494	18,019	16,194	90,100	90,150	18,411	14,244	18,859	16,944
84,150	84,200	16,900	12,756	17,193	15,456	87,150	87,200	17,650	13,506	18,033	16,206	90,150	90,200	18,425	14,256	18,873	16,956
84,200	84,250	16,913	12,769	17,207	15,469	87,200	87,250	17,663	13,519	18,047	16,219	90,200	90,250	18,439	14,269	18,887	16,969
84,250	84,300	16,925	12,781	17,221	15,481	87,250	87,300	17,675	13,531	18,061	16,231	90,250	90,300	18,453	14,281	18,901	16,981
84,300	84,350	16,938	12,794	17,235	15,494	87,300	87,350	17,688	13,544	18,075	16,244	90,300	90,350	18,467	14,294	18,915	16,994
84,350	84,400	16,950	12,806	17,249	15,506	87,350	87,400	17,700	13,556	18,089	16,256	90,350	90,400	18,481	14,306	18,929	17,006
84,400	84,450	16,963	12,819	17,263	15,519	87,400	87,450	17,713	13,569	18,103	16,269	90,400	90,450	18,495	14,319	18,943	17,019
84,450	84,500	16,975	12,831	17,277	15,531	87,450	87,500	17,725	13,581	18,117	16,281	90,450	90,500	18,509	14,331	18,957	17,031
84,500	84,550	16,988	12,844	17,291	15,544	87,500	87,550	17,738	13,594	18,131	16,294	90,500	90,550	18,523	14,344	18,971	17,044
84,550	84,600	17,000	12,856	17,305	15,556	87,550	87,600	17,750	13,606	18,145	16,306	90,550	90,600	18,537	14,356	18,985	17,056
84,600	84,650	17,013	12,869	17,319	15,569	87,600	87,650	17,763	13,619	18,159	16,319	90,600	90,650	18,551	14,369	18,999	17,069
84,650	84,700	17,025	12,881	17,333	15,581	87,650	87,700	17,775	13,631	18,173	16,331	90,650	90,700	18,565	14,381	19,013	17,081
84,700	84,750	17,038	12,894	17,347	15,594	87,700	87,750	17,788	13,644	18,187	16,344	90,700	90,750	18,579	14,394	19,027	17,094
84,750	84,800	17,050	12,906	17,361	15,606	87,750	87,800	17,800	13,656	18,201	16,356	90,750	90,800	18,593	14,406	19,041	17,106
84,800	84,850	17,063	12,919	17,375	15,619	87,800	87,850	17,813	13,669	18,215	16,369	90,800	90,850	18,607	14,419	19,055	17,119
84,850	84,900	17,075	12,931	17,389	15,631	87,850	87,900	17,825	13,681	18,229	16,381	90,850	90,900	18,621	14,431	19,069	17,131
84,900	84,950	17,088	12,944	17,403	15,644	87,900	87,950	17,838	13,694	18,243	16,394	90,900	90,950	18,635	14,444	19,083	17,144
84,950	85,000	17,100	12,956	17,417	15,656	87,950	88,000	17,850	13,706	18,257	16,406	90,950	91,000	18,649	14,456	19,097	17,156
85,000																	
85,000	85,050	17,113	12,969	17,431	15,669	88,000	88,050	17,863	13,719	18,271	16,419	91,000	91,050	18,663	14,469	19,111	17,169
85,050	85,100	17,125	12,981	17,445	15,681	88,050	88,100	17,875	13,731	18,285	16,431	91,050	91,100	18,677	14,481	19,125	17,181
85,100	85,150	17,138	12,994	17,459	15,694	88,100	88,150	17,888	13,744	18,299	16,444	91,100	91,150	18,691	14,494	19,139	17,194
85,150	85,200	17,150	13,006	17,473	15,706	88,150	88,200	17,900	13,756	18,313	16,456	91,150	91,200	18,705	14,506	19,153	17,206
85,200	85,250	17,163	13,019	17,487	15,719	88,200	88,250	17,913	13,769	18,327	16,469	91,200	91,250	18,719	14,519	19,167	17,219
85,250	85,300	17,175	13,031	17,501	15,731	88,250	88,300	17,925	13,781	18,341	16,481	91,250	91,300	18,733	14,531	19,181	17,231
85,300	85,350	17,188	13,044	17,515	15,744	88,300	88,350	17,938	13,794	18,355	16,494	91,300	91,350	18,747	14,544	19,195	17,244
85,350	85,400	17,200	13,056	17,529	15,756	88,350	88,400	17,950	13,806	18,369	16,506	91,350	91,400	18,761	14,556	19,209	17,256
85,400	85,450	17,213	13,069	17,543	15,769	88,400	88,450	17,963	13,819	18,383	16,519	91,400	91,450	18,775	14,569	19,223	17,269
85,450	85,500	17,225	13,081	17,557	15,781	88,450	88,500	17,975	13,831	18,397	16,531	91,450	91,500	18,789	14,581	19,237	17,281
85,500	85,550	17,238	13,094	17,571	15,794	88,500	88,550	17,988	13,844	18,411	16,544	91,500	91,550	18,803	14,594	19,251	17,294
85,550	85,600	17,250	13,106	17,585	15,806	88,550	88,600	18,000	13,856	18,425	16,556	91,550	91,600	18,817	14,606	19,265	17,306
85,600	85,650	17,263	13,119	17,599	15,819	88,600	88,650	18,013	13,869	18,439	16,569	91,600	91,650	18,831	14,619	19,279	17,319
85,650	85,700	17,275	13,131	17,613	15,831	88,650	88,700	18,025	13,881	18,453	16,581	91,650	91,700	18,845	14,631	19,293	17,331
85,700	85,750	17,288	13,144	17,627	15,844	88,700	88,750	18,038	13,894	18,467	16,594	91,700	91,750	18,859	14,644	19,307	17,344
85,750	85,800	17,300	13,156	17,641	15,856	88,750	88,800	18,050	13,906	18,481	16,606	91,750	91,800	18,873	14,656	19,321	17,356
85,800	85,850	17,313	13,169	17,655	15,869	88,800	88,850	18,063	13,919	18,495	16,619	91,800	91,850	18,887	14,669	19,335	17,369
85,850	85,900	17,325	13,181	17,669	15,881	88,850	88,900	18,075	13,931	18,509	16,631	91,850	91,900	18,901	14,681	19,349	17,381
85,900	85,950	17,338	13,194	17,683	15,894	88,900	88,950	18,088	13,944	18,523	16,644	91,900	91,950	18,915	14,694	19,363	17,394
85,950	86,000	17,350	13,206	17,697	15,906	88,950	89,000	18,100	13,956	18,537	16,656	91,950	92,000	18,929	14,706	19,377	17,406
86,000																	
86,000	86,050	17,363	13,219	17,711	15,919	89,000	89,050	18,113	13,969	18,551	16,669	92,000	92,050	18,943	14,719	19,391	17,419
86,050	86,100	17,375	13,231	17,725	15,931	89,050	89,100	18,125	13,981	18,565	16,681	92,050	92,100	18,957	14,731	19,405	17,431
86,100	86,150	17,388	13,244	17,739	15,944	89,100	89,150	18,138	13,994	18,579	16,694	92,100	92,150	18,971	14,744	19,419	17,444
86,150	86,200	17,400	13,256	17,753	15,956	89,150	89,200	18,150	14,006	18,593	16,706	92,150	92,200	18,985	14,756	19,433	17,456
86,200	86,250	17,413	13,269	17,767	15,969	89,200	89,250	18,163	14,019	18,607	16,719	92,200	92,250	18,999	14,769	19,447	17,469
86,250	86,300	17,425	13,281	17,781	15,981	89,250	89,300	18,175	14,031	18,621	16,731	92,250	92,300	19,013	14,781	19,461	17,481
86,300	86,350	17,438	13,294	17,795	15,994	89,300	89,350	18,188	14,044	18,635	16,744	92,300	92,350	19,027	14,794	19,475	17,494
86,350	86,400	17,450	13,30														

If line 43 (taxable income) is—	And you are—				If line 43 (taxable income) is—	And you are—				If line 43 (taxable income) is—	And you are—								
At least	But less than	Single	Married filing jointly *	Married filing separately	At least	But less than	Single	Married filing jointly *	Married filing separately	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household				
Your tax is—										Your tax is—									
93,000																			
93,000 93,050 19,223 14,969 19,671 17,669 93,050 93,100 19,237 14,981 19,685 17,681 93,100 93,150 19,251 14,994 19,699 17,694 93,150 93,200 19,265 15,006 19,713 17,706 93,200 93,250 19,279 15,019 19,727 17,719 93,250 93,300 19,293 15,031 19,741 17,731 93,300 93,350 19,307 15,044 19,755 17,744 93,350 93,400 19,321 15,056 19,769 17,756 93,400 93,450 19,335 15,069 19,783 17,769 93,450 93,500 19,349 15,081 19,797 17,781 93,500 93,550 19,363 15,094 19,811 17,794 93,550 93,600 19,377 15,106 19,825 17,806 93,600 93,650 19,391 15,119 19,839 17,819 93,650 93,700 19,405 15,131 19,853 17,831 93,700 93,750 19,419 15,144 19,867 17,844 93,750 93,800 19,433 15,156 19,881 17,856 93,800 93,850 19,447 15,169 19,895 17,869 93,850 93,900 19,461 15,181 19,909 17,881 93,900 93,950 19,475 15,194 19,923 17,894 93,950 94,000 19,489 15,206 19,937 17,906																			
94,000																			
94,000 94,050 19,503 15,219 19,951 17,919 94,050 94,100 19,517 15,231 19,965 17,931 94,100 94,150 19,531 15,244 19,979 17,944 94,150 94,200 19,545 15,256 19,993 17,956 94,200 94,250 19,559 15,269 20,007 17,969 94,250 94,300 19,573 15,281 20,021 17,981 94,300 94,350 19,587 15,294 20,035 17,994 94,350 94,400 19,601 15,306 20,049 18,006 94,400 94,450 19,615 15,319 20,063 18,019 94,450 94,500 19,629 15,331 20,077 18,031 94,500 94,550 19,643 15,344 20,091 18,044 94,550 94,600 19,657 15,356 20,105 18,056 94,600 94,650 19,671 15,369 20,119 18,069 94,650 94,700 19,685 15,381 20,133 18,081 94,700 94,750 19,699 15,394 20,147 18,094 94,750 94,800 19,713 15,406 20,161 18,106 94,800 94,850 19,727 15,419 20,175 18,119 94,850 94,900 19,741 15,431 20,189 18,131 94,900 94,950 19,755 15,444 20,203 18,144 94,950 95,000 19,769 15,456 20,217 18,156																			
95,000																			
95,000 95,050 19,783 15,469 20,231 18,169 95,050 95,100 19,797 15,481 20,245 18,181 95,100 95,150 19,811 15,494 20,259 18,194 95,150 95,200 19,825 15,506 20,273 18,206 95,200 95,250 19,839 15,519 20,287 18,219 95,250 95,300 19,853 15,531 20,301 18,231 95,300 95,350 19,867 15,544 20,315 18,244 95,350 95,400 19,881 15,556 20,329 18,256 95,400 95,450 19,895 15,569 20,343 18,269 95,450 95,500 19,909 15,581 20,357 18,281 95,500 95,550 19,923 15,594 20,371 18,294 95,550 95,600 19,937 15,606 20,385 18,306 95,600 95,650 19,951 15,619 20,399 18,319 95,650 95,700 19,965 15,631 20,413 18,331 95,700 95,750 19,979 15,644 20,427 18,344 95,750 95,800 19,993 15,656 20,441 18,356 95,800 95,850 20,007 15,669 20,455 18,369 95,850 95,900 20,021 15,681 20,469 18,381 95,900 95,950 20,035 15,694 20,483 18,394 95,950 96,000 20,049 15,706 20,497 18,406																			
96,000																			
96,000 96,050 20,063 15,719 20,511 18,419 96,050 96,100 20,077 15,731 20,525 18,431 96,100 96,150 20,091 15,744 20,539 18,444 96,150 96,200 20,105 15,756 20,553 18,456 96,200 96,250 20,119 15,769 20,567 18,469 96,250 96,300 20,133 15,781 20,581 18,481 96,300 96,350 20,147 15,794 20,595 18,494 96,350 96,400 20,161 15,806 20,609 18,506 96,400 96,450 20,175 15,819 20,623 18,519 96,450 96,500 20,189 15,831 20,637 18,531 96,500 96,550 20,203 15,844 20,651 18,544 96,550 96,600 20,217 15,856 20,665 18,556 96,600 96,650 20,231 15,869 20,679 18,569 96,650 96,700 20,245 15,881 20,693 18,581 96,700 96,750 20,259 15,894 20,707 18,594 96,750 96,800 20,273 15,906 20,721 18,606 96,800 96,850 20,287 15,919 20,735 18,619 96,850 96,900 20,301 15,931 20,749 18,631 96,900 96,950 20,315 15,944 20,763 18,644 96,950 97,000 20,329 15,956 20,777 18,656																			
99,000																			
99,000 99,050 20,903 16,469 21,351 19,169 99,050 99,100 20,917 16,481 21,365 19,181 99,100 99,150 20,931 16,494 21,379 19,194 99,150 99,200 20,945 16,506 21,393 19,206 99,200 99,250 20,959 16,519 21,407 19,219 99,250 99,300 20,973 16,531 21,421 19,231 99,300 99,350 20,987 16,544 21,435 19,244 99,350 99,400 21,001 16,556 21,449 19,256 99,400 99,450 21,015 16,569 21,463 19,269 99,450 99,500 21,029 16,581 21,477 19,281 99,500 99,550 21,043 16,594 21,491 19,294 99,550 99,600 21,057 16,606 21,505 19,306 99,600 99,650 21,071 16,619 21,519 19,319 99,650 99,700 21,085 16,631 21,533 19,331 99,700 99,750 21,099 16,644 21,547 19,344 99,750 99,800 21,113 16,656 21,561 19,356 99,800 99,850 21,127 16,669 21,575 19,369 99,850 99,900 21,141 16,681 21,589 19,381 99,900 99,950 21,155 16,694 21,603 19,394 99,950 100,000 21,169 16,706 21,617 19,406																			
97,000																			
97,000 97,050 20,343 15,969 20,791 18,669 97,050 97,100 20,357 15,981 20,805 18,681 97,100 97,150 20,371 15,994 20,819 18,694 97,150 97,200 20,385 16,006 20,833 18,706 97,200 97,250 20,399 16,019 20,847 18,719 97,250 97,300 20,413 16,031 20,861 18,731 97,300 97,350 20,427 16,044 20,875 18,744 97,350 97,400 20,441 16,056 20,889 18,756 97,400 97,450 20,455 16,069 20,903 18,769 97,450 97,500 20,469 16,081 20,917 18,781 97,500 97,550 20,483 16,094 20,931 18,794 97,550 97,600 20,497 16,106 20,945 18,806 97,600 97,650 20,511 16,119 20,959 18,819 97,650 97,700 20,525 16,131 20,973 18,831 97,700 97,750 20,539 16,144 20,987 18,844 97,750 97,800 20,553 16,156 21,001 18,856 97,800 97,850 20,567 16,169 21,015 18,869 97,850 97,900 20,581 16,181 21,029 18,881 97,900 97,950 20,595 16,194 21,043 18,894 97,950 98,000 20,609 16,206 21,057 18,906																			
98,000																			
98,000 98,050 20,623 16,219 21,071 18,919 98,050 98,100 20,637 16,231 21,085 18,931 98,100 98,150 20,651 16,244 21,099 18,944 98,150 98,200 20,665 16,256 21,113 18,956 98,200 98,250 20,679 16,269 21,127 18,969 98,250 98,300 20,693 16,281 21,141 18,981 98,300 98,350 20,707 16,294 21,155 18,994 98,350 98,400 20,721 16,306 21,169 19,006 98,400 98,450 20,735 16,319 21,183 19,019 98,450 98,500 20,749 16,331 21,197 19,031 98,500 98,550 20,763 16,344 21,211 19,044 98,550 98,600 20,777 16,356 21,225 19,056 98,600 98,650 20,791 16,369 21,239 19,069 98,650 98,700 20,805 16,381 21,253 19,081 98,700 98,750 20,819 16,394 21,267 19,094 98,750 98,800 20,833 16,406 21,281 19,106 98,800 98,850 20,847 16,419 21,295 19,119 98,850 98,900 20,861 16,431 21,309 19,131 98,900 98,950 20,875 16,444 21,323 19,144 98,950 99,000 20,889 16,456 21,337 19,156																			
\$100,000 or over																			
use the Tax Computation Worksheet																			

* This column must also be used by a qualifying widow(er).

2014 Tax Computation Worksheet—Line 44



See the instructions for line 44 to see if you must use the worksheet below to figure your tax.

Note. If you are required to use this worksheet to figure the tax on an amount from another form or worksheet, such as the Qualified Dividends and Capital Gain Tax Worksheet, the Schedule D Tax Worksheet, Schedule J, Form 8615, or the Foreign Earned Income Tax Worksheet, enter the amount from that form or worksheet in column (a) of the row that applies to the amount you are looking up. Enter the result on the appropriate line of the form or worksheet that you are completing.

Section A—Use if your filing status is **Single**. Complete the row below that applies to you.

Taxable income. If line 43 is—	(a) Enter the amount from line 43	(b) Multiplication amount	(c) Multiply (a) by (b)	(d) Subtraction amount	Tax. Subtract (d) from (c). Enter the result here and on Form 1040, line 44
At least \$100,000 but not over \$186,350	\$	× 28% (.28)	\$	\$ 6,824.25	\$
Over \$186,350 but not over \$405,100	\$	× 33% (.33)	\$	\$ 16,141.75	\$
Over \$405,100 but not over \$406,750	\$	× 35% (.35)	\$	\$ 24,243.75	\$
Over \$406,750	\$	× 39.6% (.396)	\$	\$ 42,954.25	\$

Section B—Use if your filing status is **Married filing jointly** or **Qualifying widow(er)**. Complete the row below that applies to you.

Taxable income. If line 43 is—	(a) Enter the amount from line 43	(b) Multiplication amount	(c) Multiply (a) by (b)	(d) Subtraction amount	Tax. Subtract (d) from (c). Enter the result here and on Form 1040, line 44
At least \$100,000 but not over \$148,850	\$	× 25% (.25)	\$	\$ 8,287.50	\$
Over \$148,850 but not over \$226,850	\$	× 28% (.28)	\$	\$ 12,753.00	\$
Over \$226,850 but not over \$405,100	\$	× 33% (.33)	\$	\$ 24,095.50	\$
Over \$405,100 but not over \$457,600	\$	× 35% (.35)	\$	\$ 32,197.50	\$
Over \$457,600	\$	× 39.6% (.396)	\$	\$ 53,247.10	\$

Section C—Use if your filing status is **Married filing separately**. Complete the row below that applies to you.

Taxable income. If line 43 is—	(a) Enter the amount from line 43	(b) Multiplication amount	(c) Multiply (a) by (b)	(d) Subtraction amount	Tax. Subtract (d) from (c). Enter the result here and on Form 1040, line 44
At least \$100,000 but not over \$113,425	\$	× 28% (.28)	\$	\$ 6,376.50	\$
Over \$113,425 but not over \$202,550	\$	× 33% (.33)	\$	\$ 12,047.75	\$
Over \$202,550 but not over \$228,800	\$	× 35% (.35)	\$	\$ 16,098.75	\$
Over \$228,800	\$	× 39.6% (.396)	\$	\$ 26,623.55	\$

Section D—Use if your filing status is **Head of household**. Complete the row below that applies to you.

Taxable income. If line 43 is—	(a) Enter the amount from line 43	(b) Multiplication amount	(c) Multiply (a) by (b)	(d) Subtraction amount	Tax. Subtract (d) from (c). Enter the result here and on Form 1040, line 44
At least \$100,000 but not over \$127,550	\$	× 25% (.25)	\$	\$ 5,587.50	\$
Over \$127,550 but not over \$206,600	\$	× 28% (.28)	\$	\$ 9,414.00	\$
Over \$206,600 but not over \$405,100	\$	× 33% (.33)	\$	\$ 19,744.00	\$
Over \$405,100 but not over \$432,200	\$	× 35% (.35)	\$	\$ 27,846.00	\$
Over \$432,200	\$	× 39.6% (.396)	\$	\$ 47,727.20	\$

2014 Earned Income Credit (EIC) Table

Caution. This is not a tax table.

1. To find your credit, read down the "At least - But less than" columns and find the line that includes the amount you were told to look up from your EIC Worksheet.

2. Then, go to the column that includes your filing status and the number of qualifying children you have. Enter the credit from that column on your EIC Worksheet.

Example. If your filing status is single, you have one qualifying child, and the amount you are looking up from your EIC Worksheet is \$2,455, you would enter \$842.

If the amount you are looking up from the worksheet is-	And your filing status is-			
	Single, head of household, or qualifying widow(er) and the number of children you have is-			
At least	But less than	Your credit is-		Your credit is-
\$1	\$50	\$2	\$9	\$10
50	100	6	26	30
100	150	10	43	50
150	200	13	60	70
200	250	17	77	90
250	300	21	94	110
300	350	25	111	130
350	400	29	128	150
400	450	33	145	170
450	500	36	162	190
500	550	40	179	210
550	600	44	196	230
600	650	48	213	250
650	700	52	230	270
700	750	55	247	290
750	800	59	264	310
800	850	63	281	330
850	900	67	298	350
900	950	71	315	370
950	1,000	75	332	390
1,000	1,050	78	349	410
1,050	1,100	82	366	430
1,100	1,150	86	383	450
1,150	1,200	90	400	470
1,200	1,250	94	417	490
1,250	1,300	98	434	510
1,300	1,350	101	451	530
1,350	1,400	105	468	550
1,400	1,450	109	485	570
1,450	1,500	113	502	590
1,500	1,550	117	519	610
1,550	1,600	120	536	630
1,600	1,650	124	553	650
1,650	1,700	128	570	670
1,700	1,750	132	587	690
1,750	1,800	136	604	710
1,800	1,850	140	621	730
1,850	1,900	143	638	750
1,900	1,950	147	655	770
1,950	2,000	151	672	790
2,000	2,050	155	689	810
2,050	2,100	159	706	830
2,100	2,150	163	723	850
2,150	2,200	166	740	870
2,200	2,250	170	757	890
2,250	2,300	174	774	910
2,300	2,350	178	791	930
2,350	2,400	182	808	950
2,400	2,450	186	825	970
2,450	2,500	189	842	990
2,500	2,550	193	859	1,010
2,550	2,600	197	876	1,030
2,600	2,650	201	893	1,050
2,650	2,700	205	910	1,070
2,700	2,750	208	927	1,090
2,750	2,800	212	944	1,110

If the amount you are looking up from the worksheet is-		And your filing status is-		
		Single, head of household, or qualifying widow(er) and the number of children you have is-		
At least	But less than	0	1	2
2,400	2,450	186	825	970
2,450	2,500	189	842	990
2,500	2,550	193	859	1,010
2,550	2,600	197	876	1,030
2,600	2,650	201	893	1,050
2,650	2,700	205	910	1,070
2,700	2,750	208	927	1,090
2,750	2,800	212	944	1,110

(Continued)

Earned Income Credit (EIC) Table - Continued
(Caution. This is not a tax table.)

If the amount you are looking up from the worksheet is-		And your filing status is-				If the amount you are looking up from the worksheet is-		And your filing status is-					
		Single, head of household, or qualifying widow(er) and the number of children you have is-		Married filing jointly and the number of children you have is-				Single, head of household, or qualifying widow(er) and the number of children you have is-		Married filing jointly and the number of children you have is-			
At least	But less than	Your credit is-		Your credit is-		At least	But less than	Your credit is-		Your credit is-			
0	1	2	3	0	1	2	3	0	1	2	3		
5,600	5,650	430	1,913	2,250	2,531	430	1,913	2,250	2,531	496	3,137	3,690	4,151
5,650	5,700	434	1,930	2,270	2,554	434	1,930	2,270	2,554	496	3,154	3,710	4,174
5,700	5,750	438	1,947	2,290	2,576	438	1,947	2,290	2,576	496	3,171	3,730	4,196
5,750	5,800	442	1,964	2,310	2,599	442	1,964	2,310	2,599	496	3,188	3,750	4,219
5,800	5,850	446	1,981	2,330	2,621	446	1,981	2,330	2,621	496	3,205	3,770	4,241
5,850	5,900	449	1,998	2,350	2,644	449	1,998	2,350	2,644	496	3,222	3,790	4,264
5,900	5,950	453	2,015	2,370	2,666	453	2,015	2,370	2,666	496	3,239	3,810	4,286
5,950	6,000	457	2,032	2,390	2,689	457	2,032	2,390	2,689	496	3,256	3,830	4,309
6,000	6,050	461	2,049	2,410	2,711	461	2,049	2,410	2,711	496	3,273	3,850	4,331
6,050	6,100	465	2,066	2,430	2,734	465	2,066	2,430	2,734	496	3,290	3,870	4,354
6,100	6,150	469	2,083	2,450	2,756	469	2,083	2,450	2,756	496	3,305	3,890	4,376
6,150	6,200	472	2,100	2,470	2,779	472	2,100	2,470	2,779	496	3,305	3,910	4,399
6,200	6,250	476	2,117	2,490	2,801	476	2,117	2,490	2,801	496	3,305	3,930	4,421
6,250	6,300	480	2,134	2,510	2,824	480	2,134	2,510	2,824	496	3,305	3,950	4,444
6,300	6,350	484	2,151	2,530	2,846	484	2,151	2,530	2,846	496	3,305	3,970	4,466
6,350	6,400	488	2,168	2,550	2,869	488	2,168	2,550	2,869	496	3,305	3,990	4,489
6,400	6,450	492	2,185	2,570	2,891	492	2,185	2,570	2,891	496	3,305	4,010	4,511
6,450	6,500	496	2,202	2,590	2,914	496	2,202	2,590	2,914	496	3,305	4,030	4,534
6,500	6,550	496	2,219	2,610	2,936	496	2,219	2,610	2,936	496	3,305	4,050	4,556
6,550	6,600	496	2,236	2,630	2,959	496	2,236	2,630	2,959	496	3,305	4,070	4,579
6,600	6,650	496	2,253	2,650	2,981	496	2,253	2,650	2,981	496	3,305	4,090	4,601
6,650	6,700	496	2,270	2,670	3,004	496	2,270	2,670	3,004	496	3,305	4,110	4,624
6,700	6,750	496	2,287	2,690	3,026	496	2,287	2,690	3,026	496	3,305	4,130	4,646
6,750	6,800	496	2,304	2,710	3,049	496	2,304	2,710	3,049	496	3,305	4,150	4,669
6,800	6,850	496	2,321	2,730	3,071	496	2,321	2,730	3,071	496	3,305	4,170	4,691
6,850	6,900	496	2,338	2,750	3,094	496	2,338	2,750	3,094	496	3,305	4,190	4,714
6,900	6,950	496	2,355	2,770	3,116	496	2,355	2,770	3,116	496	3,305	4,210	4,736
6,950	7,000	496	2,372	2,790	3,139	496	2,372	2,790	3,139	496	3,305	4,230	4,759
7,000	7,050	496	2,389	2,810	3,161	496	2,389	2,810	3,161	496	3,305	4,250	4,781
7,050	7,100	496	2,406	2,830	3,184	496	2,406	2,830	3,184	496	3,305	4,270	4,804
7,100	7,150	496	2,423	2,850	3,206	496	2,423	2,850	3,206	496	3,305	4,290	4,826
7,150	7,200	496	2,440	2,870	3,229	496	2,440	2,870	3,229	496	3,305	4,310	4,849
7,200	7,250	496	2,457	2,890	3,251	496	2,457	2,890	3,251	496	3,305	4,330	4,871
7,250	7,300	496	2,474	2,910	3,274	496	2,474	2,910	3,274	496	3,305	4,350	4,894
7,300	7,350	496	2,491	2,930	3,296	496	2,491	2,930	3,296	496	3,305	4,370	4,916
7,350	7,400	496	2,508	2,950	3,319	496	2,508	2,950	3,319	496	3,305	4,390	4,939
7,400	7,450	496	2,525	2,970	3,341	496	2,525	2,970	3,341	496	3,305	4,410	4,961
7,450	7,500	496	2,542	2,990	3,364	496	2,542	2,990	3,364	496	3,305	4,430	4,984
7,500	7,550	496	2,559	3,010	3,386	496	2,559	3,010	3,386	496	3,305	4,450	5,006
7,550	7,600	496	2,576	3,030	3,409	496	2,576	3,030	3,409	496	3,305	4,470	5,029
7,600	7,650	496	2,593	3,050	3,431	496	2,593	3,050	3,431	496	3,305	4,490	5,051
7,650	7,700	496	2,610	3,070	3,454	496	2,610	3,070	3,454	496	3,305	4,510	5,074
7,700	7,750	496	2,627	3,090	3,476	496	2,627	3,090	3,476	496	3,305	4,530	5,096
7,750	7,800	496	2,644	3,110	3,499	496	2,644	3,110	3,499	496	3,305	4,550	5,119
7,800	7,850	496	2,661	3,130	3,521	496	2,661	3,130	3,521	496	3,305	4,570	5,141
7,850	7,900	496	2,678	3,150	3,544	496	2,678	3,150	3,544	496	3,305	4,590	5,164
7,900	7,950	496	2,695	3,170	3,566	496	2,695	3,170	3,566	496	3,305	4,610	5,186
7,950	8,000	496	2,712	3,190	3,589	496	2,712	3,190	3,589	496	3,305	4,630	5,209
8,000	8,050	496	2,729	3,210	3,611	496	2,729	3,210	3,611	496	3,305	4,650	5,231
8,050	8,100	496	2,746	3,230	3,634	496	2,746	3,230	3,634	496	3,305	4,670	5,254
8,100	8,150	496	2,763	3,250	3,656	496	2,763	3,250	3,656	496	3,305	4,690	5,276
8,150	8,200	491	2,780	3,270	3,679	496	2,780	3,270	3,679	496	3,305	4,710	5,299
8,200	8,250	487	2,797	3,290	3,701	496	2,797	3,290	3,701	496	3,305	4,730	5,321
8,250	8,300	483	2,814	3,310	3,724	496	2,814	3,310	3,724	496	3,305	4,750	5,344
8,300	8,350	479	2,831	3,330	3,746	496	2,831	3,330	3,746	496	3,305	4,770	5,366
8,350	8,400	475	2,848	3,350	3,769	496	2,848	3,350	3,769	496	3,305	4,790	5,389
8,400	8,450	472	2,865	3,370	3,791	496	2,865	3,370	3,791	496	3,305	4,810	5,411
8,450	8,500	468	2,882	3,390	3,814	496	2,882	3,390	3,814	496	3,305	4,830	5,434
8,500	8,550	464	2,899	3,410	3,836	496	2,899	3,410	3,836	496	3,305	4,850	5,456
8,550	8,600	460	2,916	3,430	3,859	496	2,916	3,430	3,859	496	3,305	4,870	5,479
8,600	8,650	456	2,933	3,450	3,881	496	2,933	3,450	3,881	496	3,305	4,890	5,501
8,650	8,700	452	2,950	3,470	3,904	496	2,950	3,470	3,904	496	3,305	4,910	5,524
8,700	8,750	449	2,967	3,490	3,926	496	2,967	3,490	3,926	496	3,305	4,930	5,546
8,750	8,800	445	2,984	3,510	3,949	496	2,984	3,510	3,949	496	3,305	4,950	5,569
8,800	8,850	441	3,001	3,530	3,971	496	3,001	3,530	3,971	496	3,305	4,970	5,591
8,850	8,900	437	3,018	3,550	3,994	496	3,018	3,550	3,994	496	3,305	4,990	5,614
8,900	8,950	433	3,035	3,570	4,016	496	3,035	3,570	4,016	496	3,305	5,010	5,636
8,950	9,000	430	3,052	3,590	4,039	496	3,052	3,590	4,039	496	3,305	5,030	5,659
9,000	9,050	426	3,069	3,610	4,061	496	3,069	3,610	4,061	496	3,305	5,050	5,681
9,050	9,100	422	3,086	3,630	4,084	496	3,086	3,630	4,084	496	3,305	5,070	5,704
9,100	9,150	418	3,103	3,650	4,106	496	3,103	3,650	4,106	496	3,305	5,090	5,726
9,150	9,200	414	3,120	3,670	4,129	496	3,120	3,670	4,129	496	3,305	5,110	5,749

(Continued)

Earned Income Credit (EIC) Table - Continued
(Caution. This is not a tax table.)

If the amount you are looking up from the worksheet is-		And your filing status is-								If the amount you are looking up from the worksheet is-		And your filing status is-							
		Single, head of household, or qualifying widow(er) and the number of children you have is-				Married filing jointly and the number of children you have is-						Single, head of household, or qualifying widow(er) and the number of children you have is-				Married filing jointly and the number of children you have is-			
At least	But less than	Your credit is-				Your credit is-				At least	But less than	Your credit is-				Your credit is-			
		0	1	2	3	0	1	2	3			0	1	2	3	0	1	2	3
12,800	12,850	135	3,305	5,130	5,771	496	3,305	5,130	5,771	16,000	16,050	0	3,305	5,460	6,143	306	3,305	5,460	6,143
12,850	12,900	131	3,305	5,150	5,794	496	3,305	5,150	5,794	16,050	16,100	0	3,305	5,460	6,143	302	3,305	5,460	6,143
12,900	12,950	127	3,305	5,170	5,816	496	3,305	5,170	5,816	16,100	16,150	0	3,305	5,460	6,143	298	3,305	5,460	6,143
12,950	13,000	124	3,305	5,190	5,839	496	3,305	5,190	5,839	16,150	16,200	0	3,305	5,460	6,143	294	3,305	5,460	6,143
13,000	13,050	120	3,305	5,210	5,861	496	3,305	5,210	5,861	16,200	16,250	0	3,305	5,460	6,143	290	3,305	5,460	6,143
13,050	13,100	116	3,305	5,230	5,884	496	3,305	5,230	5,884	16,250	16,300	0	3,305	5,460	6,143	286	3,305	5,460	6,143
13,100	13,150	112	3,305	5,250	5,906	496	3,305	5,250	5,906	16,300	16,350	0	3,305	5,460	6,143	283	3,305	5,460	6,143
13,150	13,200	108	3,305	5,270	5,929	496	3,305	5,270	5,929	16,350	16,400	0	3,305	5,460	6,143	279	3,305	5,460	6,143
13,200	13,250	104	3,305	5,290	5,951	496	3,305	5,290	5,951	16,400	16,450	0	3,305	5,460	6,143	275	3,305	5,460	6,143
13,250	13,300	101	3,305	5,310	5,974	496	3,305	5,310	5,974	16,450	16,500	0	3,305	5,460	6,143	271	3,305	5,460	6,143
13,300	13,350	97	3,305	5,330	5,996	496	3,305	5,330	5,996	16,500	16,550	0	3,305	5,460	6,143	267	3,305	5,460	6,143
13,350	13,400	93	3,305	5,350	6,019	496	3,305	5,350	6,019	16,550	16,600	0	3,305	5,460	6,143	264	3,305	5,460	6,143
13,400	13,450	89	3,305	5,370	6,041	496	3,305	5,370	6,041	16,600	16,650	0	3,305	5,460	6,143	260	3,305	5,460	6,143
13,450	13,500	85	3,305	5,390	6,064	496	3,305	5,390	6,064	16,650	16,700	0	3,305	5,460	6,143	256	3,305	5,460	6,143
13,500	13,550	81	3,305	5,410	6,086	496	3,305	5,410	6,086	16,700	16,750	0	3,305	5,460	6,143	252	3,305	5,460	6,143
13,550	13,600	78	3,305	5,430	6,109	493	3,305	5,430	6,109	16,750	16,800	0	3,305	5,460	6,143	248	3,305	5,460	6,143
13,600	13,650	74	3,305	5,450	6,131	489	3,305	5,450	6,131	16,800	16,850	0	3,305	5,460	6,143	244	3,305	5,460	6,143
13,650	13,700	70	3,305	5,460	6,143	485	3,305	5,460	6,143	16,850	16,900	0	3,305	5,460	6,143	241	3,305	5,460	6,143
13,700	13,750	66	3,305	5,460	6,143	482	3,305	5,460	6,143	16,900	16,950	0	3,305	5,460	6,143	237	3,305	5,460	6,143
13,750	13,800	62	3,305	5,460	6,143	478	3,305	5,460	6,143	16,950	17,000	0	3,305	5,460	6,143	233	3,305	5,460	6,143
13,800	13,850	59	3,305	5,460	6,143	474	3,305	5,460	6,143	17,000	17,050	0	3,305	5,460	6,143	229	3,305	5,460	6,143
13,850	13,900	55	3,305	5,460	6,143	470	3,305	5,460	6,143	17,050	17,100	0	3,305	5,460	6,143	225	3,305	5,460	6,143
13,900	13,950	51	3,305	5,460	6,143	466	3,305	5,460	6,143	17,100	17,150	0	3,305	5,460	6,143	221	3,305	5,460	6,143
13,950	14,000	47	3,305	5,460	6,143	462	3,305	5,460	6,143	17,150	17,200	0	3,305	5,460	6,143	218	3,305	5,460	6,143
14,000	14,050	43	3,305	5,460	6,143	459	3,305	5,460	6,143	17,200	17,250	0	3,305	5,460	6,143	214	3,305	5,460	6,143
14,050	14,100	39	3,305	5,460	6,143	455	3,305	5,460	6,143	17,250	17,300	0	3,305	5,460	6,143	210	3,305	5,460	6,143
14,100	14,150	36	3,305	5,460	6,143	451	3,305	5,460	6,143	17,300	17,350	0	3,305	5,460	6,143	206	3,305	5,460	6,143
14,150	14,200	32	3,305	5,460	6,143	447	3,305	5,460	6,143	17,350	17,400	0	3,305	5,460	6,143	202	3,305	5,460	6,143
14,200	14,250	28	3,305	5,460	6,143	443	3,305	5,460	6,143	17,400	17,450	0	3,305	5,460	6,143	199	3,305	5,460	6,143
14,250	14,300	24	3,305	5,460	6,143	439	3,305	5,460	6,143	17,450	17,500	0	3,305	5,460	6,143	195	3,305	5,460	6,143
14,300	14,350	20	3,305	5,460	6,143	436	3,305	5,460	6,143	17,500	17,550	0	3,305	5,460	6,143	191	3,305	5,460	6,143
14,350	14,400	16	3,305	5,460	6,143	432	3,305	5,460	6,143	17,550	17,600	0	3,305	5,460	6,143	187	3,305	5,460	6,143
14,400	14,450	13	3,305	5,460	6,143	428	3,305	5,460	6,143	17,600	17,650	0	3,305	5,460	6,143	183	3,305	5,460	6,143
14,450	14,500	9	3,305	5,460	6,143	424	3,305	5,460	6,143	17,650	17,700	0	3,305	5,460	6,143	179	3,305	5,460	6,143
14,500	14,550	5	3,305	5,460	6,143	420	3,305	5,460	6,143	17,700	17,750	0	3,305	5,460	6,143	176	3,305	5,460	6,143
14,550	14,600	* 3,305	5,460	6,143	417	3,305	5,460	6,143	17,750	17,800	0	3,305	5,460	6,143	172	3,305	5,460	6,143	
14,600	14,650	0	3,305	5,460	6,143	413	3,305	5,460	6,143	17,800	17,850	0	3,305	5,460	6,143	168	3,305	5,460	6,143
14,650	14,700	0	3,305	5,460	6,143	409	3,305	5,460	6,143	17,850	17,900	0	3,298	5,451	6,133	164	3,305	5,460	6,143
14,700	14,750	0	3,305	5,460	6,143	405	3,305	5,460	6,143	17,900	17,950	0	3,290	5,440	6,122	160	3,305	5,460	6,143
14,750	14,800	0	3,305	5,460	6,143	401	3,305	5,460	6,143	17,950	18,000	0	3,282	5,429	6,112	156	3,305	5,460	6,143
14,800	14,850	0	3,305	5,460	6,143	397	3,305	5,460	6,143	18,000	18,050	0	3,274	5,419	6,101	153	3,305	5,460	6,143
14,850	14,900	0	3,305	5,460	6,143	394	3,305	5,460	6,143	18,050	18,100	0	3,266	5,408	6,091	149	3,305	5,460	6,143
14,900	14,950	0	3,305	5,460	6,143	390	3,305	5,460	6,143	18,100	18,150	0	3,258	5,398	6,080	145	3,305	5,460	6,143
14,950	15,000	0	3,305	5,460	6,143	386	3,305	5,460	6,143	18,150	18,200	0	3,250	5,387	6,070	141	3,305	5,460	6,143
15,000	15,050	0	3,305	5,460	6,143	382	3,305	5,460	6,143	18,200	18,250	0	3,242	5,377	6,059	137	3,305	5,460	6,143
15,050	15,100	0	3,305	5,460	6,143	378	3,305	5,460	6,143	18,250	18,300	0	3,234	5,366	6,049	133	3,305	5,460	6,143
15,100	15,150	0	3,305	5,460	6,143	374	3,305	5,460	6,143	18,300	18,350	0	3,226	5,356	6,038	130	3,305	5,460	6,143
15,150	15,200	0	3,305	5,460	6,143	371	3,305	5,460	6,143	18,350	18,400	0	3,218	5,345	6,028	126	3,305	5,460	6,143
15,200	15,250	0	3,305	5,460	6,143	367	3,305	5,460	6,143	18,400	18,450	0	3,210	5,335	6,017	122	3,305	5,460	6,143
15,250	15,300	0	3,305	5,460	6,143	363	3,305	5,460	6,143	18,450	18,500	0	3,202	5,324	6,007	118	3,305	5,460	6,143
15,300	15,350	0	3,305	5,460	6,143	359	3,305	5,460	6,143	18,500	18,550	0	3,194	5,314	5,996	114	3,305	5,46	

Earned Income Credit (EIC) Table - Continued
(Caution. This is not a tax table.)

If the amount you are looking up from the worksheet is-		And your filing status is-				If the amount you are looking up from the worksheet is-		And your filing status is-			
		Single, head of household, or qualifying widow(er) and the number of children you have is-		Married filing jointly and the number of children you have is-				Single, head of household, or qualifying widow(er) and the number of children you have is-		Married filing jointly and the number of children you have is-	
At least	But less than	Your credit is-		Your credit is-		At least	But less than	Your credit is-		Your credit is-	
0	1	2	3	0	1	2	3	0	1	2	3
19,200	19,250	0	3,082	5,166	5,849	61	3,305	5,460	6,143		
19,250	19,300	0	3,074	5,156	5,838	57	3,305	5,460	6,143		
19,300	19,350	0	3,066	5,145	5,828	53	3,305	5,460	6,143		
19,350	19,400	0	3,058	5,135	5,817	49	3,305	5,460	6,143		
19,400	19,450	0	3,050	5,124	5,807	46	3,305	5,460	6,143		
19,450	19,500	0	3,042	5,114	5,796	42	3,305	5,460	6,143		
19,500	19,550	0	3,034	5,103	5,786	38	3,305	5,460	6,143		
19,550	19,600	0	3,026	5,093	5,775	34	3,305	5,460	6,143		
19,600	19,650	0	3,018	5,082	5,764	30	3,305	5,460	6,143		
19,650	19,700	0	3,010	5,071	5,754	26	3,305	5,460	6,143		
19,700	19,750	0	3,002	5,061	5,743	23	3,305	5,460	6,143		
19,750	19,800	0	2,994	5,050	5,733	19	3,305	5,460	6,143		
19,800	19,850	0	2,986	5,040	5,722	15	3,305	5,460	6,143		
19,850	19,900	0	2,978	5,029	5,712	11	3,305	5,460	6,143		
19,900	19,950	0	2,970	5,019	5,701	7	3,305	5,460	6,143		
19,950	20,000	0	2,962	5,008	5,691	3	3,305	5,460	6,143		
20,000	20,050	0	2,954	4,998	5,680	*	3,305	5,460	6,143		
20,050	20,100	0	2,946	4,987	5,670	0	3,305	5,460	6,143		
20,100	20,150	0	2,938	4,977	5,659	0	3,305	5,460	6,143		
20,150	20,200	0	2,930	4,966	5,649	0	3,305	5,460	6,143		
20,200	20,250	0	2,922	4,956	5,638	0	3,305	5,460	6,143		
20,250	20,300	0	2,914	4,945	5,628	0	3,305	5,460	6,143		
20,300	20,350	0	2,906	4,935	5,617	0	3,305	5,460	6,143		
20,350	20,400	0	2,898	4,924	5,607	0	3,305	5,460	6,143		
20,400	20,450	0	2,890	4,913	5,596	0	3,305	5,460	6,143		
20,450	20,500	0	2,882	4,903	5,585	0	3,305	5,460	6,143		
20,500	20,550	0	2,874	4,892	5,575	0	3,305	5,460	6,143		
20,550	20,600	0	2,866	4,882	5,564	0	3,305	5,460	6,143		
20,600	20,650	0	2,858	4,871	5,554	0	3,305	5,460	6,143		
20,650	20,700	0	2,850	4,861	5,543	0	3,305	5,460	6,143		
20,700	20,750	0	2,842	4,850	5,533	0	3,305	5,460	6,143		
20,750	20,800	0	2,834	4,840	5,522	0	3,305	5,460	6,143		
20,800	20,850	0	2,826	4,829	5,512	0	3,305	5,460	6,143		
20,850	20,900	0	2,818	4,819	5,501	0	3,305	5,460	6,143		
20,900	20,950	0	2,810	4,808	5,491	0	3,305	5,460	6,143		
20,950	21,000	0	2,802	4,798	5,480	0	3,305	5,460	6,143		
21,000	21,050	0	2,794	4,787	5,470	0	3,305	5,460	6,143		
21,050	21,100	0	2,786	4,777	5,459	0	3,305	5,460	6,143		
21,100	21,150	0	2,778	4,766	5,449	0	3,305	5,460	6,143		
21,150	21,200	0	2,770	4,756	5,438	0	3,305	5,460	6,143		
21,200	21,250	0	2,762	4,745	5,428	0	3,305	5,460	6,143		
21,250	21,300	0	2,754	4,734	5,417	0	3,305	5,460	6,143		
21,300	21,350	0	2,746	4,724	5,406	0	3,305	5,460	6,143		
21,350	21,400	0	2,738	4,713	5,396	0	3,305	5,460	6,143		
21,400	21,450	0	2,730	4,703	5,385	0	3,305	5,460	6,143		
21,450	21,500	0	2,722	4,692	5,375	0	3,305	5,460	6,143		
21,500	21,550	0	2,714	4,682	5,364	0	3,305	5,460	6,143		
21,550	21,600	0	2,706	4,671	5,354	0	3,305	5,460	6,143		
21,600	21,650	0	2,698	4,661	5,343	0	3,305	5,460	6,143		
21,650	21,700	0	2,690	4,650	5,333	0	3,305	5,460	6,143		
21,700	21,750	0	2,682	4,640	5,322	0	3,305	5,460	6,143		
21,750	21,800	0	2,674	4,629	5,312	0	3,305	5,460	6,143		
21,800	21,850	0	2,666	4,619	5,301	0	3,305	5,460	6,143		
21,850	21,900	0	2,658	4,608	5,291	0	3,305	5,460	6,143		
21,900	21,950	0	2,650	4,598	5,280	0	3,305	5,460	6,143		
21,950	22,000	0	2,642	4,587	5,270	0	3,305	5,460	6,143		
22,000	22,050	0	2,634	4,577	5,259	0	3,305	5,460	6,143		
22,050	22,100	0	2,626	4,566	5,249	0	3,305	5,460	6,143		
22,100	22,150	0	2,618	4,555	5,238	0	3,305	5,460	6,143		
22,150	22,200	0	2,610	4,545	5,227	0	3,305	5,460	6,143		
22,200	22,250	0	2,602	4,534	5,217	0	3,305	5,460	6,143		
22,250	22,300	0	2,594	4,524	5,206	0	3,305	5,460	6,143		
22,300	22,350	0	2,586	4,513	5,196	0	3,305	5,460	6,143		
22,350	22,400	0	2,579	4,503	5,185	0	3,305	5,460	6,143		

- * If the amount you are looking up from the worksheet is at least \$20,000 but less than \$20,020, and you have no qualifying children, your credit is \$1.
- If the amount you are looking up from the worksheet is \$20,020 or more, and you have no qualifying children, you cannot take the credit.

(Continued)

Earned Income Credit (EIC) Table - Continued
(Caution. This is not a tax table.)

If the amount you are looking up from the worksheet is-		And your filing status is-							If the amount you are looking up from the worksheet is-		And your filing status is-								
		Single, head of household, or qualifying widow(er) and the number of children you have is-			Married filing jointly and the number of children you have is-						Single, head of household, or qualifying widow(er) and the number of children you have is-			Married filing jointly and the number of children you have is-					
At least	But less than	Your credit is-			Your credit is-				At least	But less than	Your credit is-			Your credit is-					
		0	1	2	3	0	1	2	0	1	2	3	0	1	2	3			
25,600	25,650	0	2,059	3,818	4,501	0	2,927	4,962	5,644	29,200	29,250	0	1,484	3,060	3,743	0	2,352	4,204	4,886
25,650	25,700	0	2,051	3,808	4,490	0	2,919	4,951	5,634	29,250	29,300	0	1,476	3,050	3,732	0	2,344	4,193	4,876
25,700	25,750	0	2,043	3,797	4,480	0	2,911	4,941	5,623	29,300	29,350	0	1,468	3,039	3,722	0	2,336	4,183	4,865
25,750	25,800	0	2,035	3,787	4,469	0	2,903	4,930	5,613	29,350	29,400	0	1,460	3,029	3,711	0	2,328	4,172	4,855
25,800	25,850	0	2,027	3,776	4,459	0	2,895	4,920	5,602	29,400	29,450	0	1,452	3,018	3,701	0	2,320	4,162	4,844
25,850	25,900	0	2,019	3,766	4,448	0	2,887	4,899	5,592	29,450	29,500	0	1,444	3,008	3,690	0	2,312	4,151	4,834
25,900	25,950	0	2,011	3,755	4,438	0	2,879	4,899	5,581	29,500	29,550	0	1,436	2,997	3,680	0	2,304	4,141	4,823
25,950	26,000	0	2,003	3,745	4,427	0	2,871	4,888	5,571	29,550	29,600	0	1,428	2,987	3,669	0	2,296	4,130	4,813
26,000	26,050	0	1,995	3,734	4,417	0	2,863	4,878	5,560	29,600	29,650	0	1,420	2,976	3,658	0	2,288	4,120	4,802
26,050	26,100	0	1,987	3,724	4,406	0	2,855	4,867	5,550	29,650	29,700	0	1,412	2,965	3,648	0	2,280	4,109	4,792
26,100	26,150	0	1,979	3,713	4,396	0	2,847	4,857	5,539	29,700	29,750	0	1,404	2,955	3,637	0	2,272	4,098	4,781
26,150	26,200	0	1,971	3,703	4,385	0	2,839	4,846	5,529	29,750	29,800	0	1,396	2,944	3,627	0	2,264	4,088	4,770
26,200	26,250	0	1,963	3,692	4,375	0	2,831	4,836	5,518	29,800	29,850	0	1,388	2,934	3,616	0	2,256	4,077	4,760
26,250	26,300	0	1,955	3,681	4,364	0	2,823	4,825	5,508	29,850	29,900	0	1,380	2,923	3,606	0	2,248	4,067	4,749
26,300	26,350	0	1,947	3,671	4,353	0	2,815	4,815	5,497	29,900	29,950	0	1,372	2,913	3,595	0	2,240	4,056	4,739
26,350	26,400	0	1,939	3,660	4,343	0	2,807	4,804	5,486	29,950	30,000	0	1,364	2,902	3,585	0	2,232	4,046	4,728
26,400	26,450	0	1,931	3,650	4,332	0	2,799	4,793	5,476	30,000	30,050	0	1,356	2,892	3,574	0	2,224	4,035	4,718
26,450	26,500	0	1,923	3,639	4,322	0	2,791	4,783	5,465	30,050	30,100	0	1,348	2,881	3,564	0	2,216	4,025	4,707
26,500	26,550	0	1,915	3,629	4,311	0	2,783	4,772	5,455	30,100	30,150	0	1,340	2,871	3,553	0	2,208	4,014	4,697
26,550	26,600	0	1,907	3,618	4,301	0	2,775	4,762	5,444	30,150	30,200	0	1,332	2,860	3,543	0	2,200	4,004	4,686
26,600	26,650	0	1,899	3,608	4,290	0	2,767	4,751	5,434	30,200	30,250	0	1,324	2,850	3,532	0	2,192	3,993	4,676
26,650	26,700	0	1,891	3,597	4,280	0	2,759	4,741	5,423	30,250	30,300	0	1,316	2,839	3,522	0	2,184	3,983	4,665
26,700	26,750	0	1,883	3,587	4,269	0	2,751	4,730	5,413	30,300	30,350	0	1,308	2,829	3,511	0	2,176	3,972	4,655
26,750	26,800	0	1,875	3,576	4,259	0	2,743	4,720	5,402	30,350	30,400	0	1,300	2,818	3,501	0	2,168	3,962	4,644
26,800	26,850	0	1,867	3,566	4,248	0	2,735	4,709	5,392	30,400	30,450	0	1,292	2,807	3,490	0	2,160	3,951	4,634
26,850	26,900	0	1,859	3,555	4,238	0	2,727	4,699	5,381	30,450	30,500	0	1,284	2,797	3,479	0	2,152	3,941	4,623
26,900	26,950	0	1,851	3,545	4,227	0	2,719	4,688	5,371	30,500	30,550	0	1,276	2,786	3,469	0	2,144	3,930	4,612
26,950	27,000	0	1,843	3,534	4,217	0	2,711	4,678	5,360	30,550	30,600	0	1,268	2,776	3,458	0	2,136	3,919	4,602
27,000	27,050	0	1,835	3,524	4,206	0	2,703	4,667	5,350	30,600	30,650	0	1,260	2,765	3,448	0	2,128	3,909	4,591
27,050	27,100	0	1,827	3,513	4,196	0	2,695	4,657	5,339	30,650	30,700	0	1,252	2,755	3,437	0	2,120	3,898	4,581
27,100	27,150	0	1,819	3,502	4,185	0	2,687	4,646	5,329	30,700	30,750	0	1,244	2,744	3,427	0	2,112	3,888	4,570
27,150	27,200	0	1,811	3,492	4,174	0	2,679	4,636	5,318	30,750	30,800	0	1,236	2,734	3,416	0	2,104	3,877	4,560
27,200	27,250	0	1,803	3,481	4,164	0	2,671	4,625	5,307	30,800	30,850	0	1,228	2,723	3,406	0	2,096	3,867	4,549
27,250	27,300	0	1,795	3,471	4,153	0	2,663	4,614	5,297	30,850	30,900	0	1,220	2,713	3,395	0	2,088	3,856	4,539
27,300	27,350	0	1,787	3,460	4,143	0	2,655	4,604	5,286	30,900	30,950	0	1,212	2,702	3,385	0	2,080	3,846	4,528
27,350	27,400	0	1,780	3,450	4,132	0	2,647	4,593	5,276	30,950	31,000	0	1,204	2,692	3,374	0	2,072	3,835	4,518
27,400	27,450	0	1,772	3,439	4,122	0	2,639	4,583	5,265	31,000	31,050	0	1,196	2,681	3,364	0	2,064	3,825	4,507
27,450	27,500	0	1,764	3,429	4,111	0	2,631	4,572	5,255	31,050	31,100	0	1,188	2,671	3,353	0	2,056	3,814	4,497
27,500	27,550	0	1,756	3,418	4,101	0	2,623	4,562	5,244	31,100	31,150	0	1,180	2,660	3,343	0	2,048	3,804	4,486
27,550	27,600	0	1,748	3,408	4,090	0	2,615	4,551	5,234	31,150	31,200	0	1,172	2,650	3,332	0	2,040	3,793	4,476
27,600	27,650	0	1,740	3,397	4,080	0	2,607	4,541	5,223	31,200	31,250	0	1,164	2,639	3,322	0	2,032	3,783	4,465
27,650	27,700	0	1,732	3,387	4,069	0	2,599	4,530	5,213	31,250	31,300	0	1,156	2,628	3,311	0	2,024	3,772	4,455
27,700	27,750	0	1,724	3,376	4,059	0	2,591	4,520	5,202	31,300	31,350	0	1,148	2,618	3,300	0	2,016	3,762	4,444
27,750	27,800	0	1,716	3,366	4,048	0	2,583	4,509	5,192	31,350	31,400	0	1,140	2,607	3,290	0	2,008	3,751	4,433
27,800	27,850	0	1,708	3,355	4,038	0	2,575	4,499	5,181	31,400	31,450	0	1,132	2,597	3,279	0	2,000	3,740	4,423
27,850	27,900	0	1,700	3,345	4,027	0	2,567	4,488	5,171	31,450	31,500	0	1,124	2,586	3,269	0	1,992	3,730	4,412
27,900	27,950	0	1,692	3,334	4,016	0	2,559	4,478	5,160	31,500	31,550	0	1,116	2,576	3,258	0	1,984	3,719	4,402
27,950	28,000	0	1,684	3,323	4,006	0	2,551	4,467	5,150	31,550	31,600	0	1,108	2,565	3,248	0	1,976	3,709	4,391
28,000	28,050	0	1,676	3,313	3,995	0	2,543	4,456	5,139	31,600	31,650	0	1,100	2,555	3,237	0	1,968	3,698	4,381
28,050	28,100	0	1,668	3,302	3,985	0	2,535	4,446	5,128	31,650	31,700	0	1,092	2,544	3,227	0	1,960	3,688	4,370
28,100	28,150	0	1,660	3,292	3,974	0	2,527	4,435	5,118	31,700	31,750	0	1,084	2,534	3,216	0	1,952	3,677	4,360
28,150	28,200	0	1,652	3,282	3,964	0	2,519	4,425	5,107	31,750	31,800	0	1,076	2,523	3,206	0	1,944	3,667	4,349
28,200	28,250	0	1,644	3,271	3,953	0	2,511	4,414	5,097										

Earned Income Credit (EIC) Table - Continued
(Caution. This is not a tax table.)

If the amount you are looking up from the worksheet is-		And your filing status is-				If the amount you are looking up from the worksheet is-		And your filing status is-			
		Single, head of household, or qualifying widow(er) and the number of children you have is-		Married filing jointly and the number of children you have is-				Single, head of household, or qualifying widow(er) and the number of children you have is-		Married filing jointly and the number of children you have is-	
At least	But less than	Your credit is-		Your credit is-		At least	But less than	Your credit is-		Your credit is-	
0	1	2	3	0	1	2	3	0	1	2	3
32,800	32,850	0	909	2,302	2,985	0	1,776	3,446	4,128		
32,850	32,900	0	901	2,292	2,974	0	1,768	3,435	4,118		
32,900	32,950	0	893	2,281	2,963	0	1,760	3,425	4,107		
32,950	33,000	0	885	2,270	2,953	0	1,752	3,414	4,097		
33,000	33,050	0	877	2,260	2,942	0	1,744	3,403	4,086		
33,050	33,100	0	869	2,249	2,932	0	1,736	3,393	4,075		
33,100	33,150	0	861	2,239	2,921	0	1,728	3,382	4,065		
33,150	33,200	0	853	2,228	2,911	0	1,720	3,372	4,054		
33,200	33,250	0	845	2,218	2,900	0	1,712	3,361	4,044		
33,250	33,300	0	837	2,207	2,890	0	1,704	3,351	4,033		
33,300	33,350	0	829	2,197	2,879	0	1,696	3,340	4,023		
33,350	33,400	0	821	2,186	2,869	0	1,688	3,330	4,012		
33,400	33,450	0	813	2,176	2,858	0	1,680	3,319	4,002		
33,450	33,500	0	805	2,165	2,848	0	1,672	3,309	3,991		
33,500	33,550	0	797	2,155	2,837	0	1,664	3,298	3,981		
33,550	33,600	0	789	2,144	2,827	0	1,656	3,288	3,970		
33,600	33,650	0	781	2,134	2,816	0	1,648	3,277	3,960		
33,650	33,700	0	773	2,123	2,806	0	1,640	3,267	3,949		
33,700	33,750	0	765	2,113	2,795	0	1,632	3,256	3,939		
33,750	33,800	0	757	2,102	2,784	0	1,625	3,246	3,928		
33,800	33,850	0	749	2,091	2,774	0	1,617	3,235	3,918		
33,850	33,900	0	741	2,081	2,763	0	1,609	3,224	3,907		
33,900	33,950	0	733	2,070	2,753	0	1,601	3,214	3,896		
33,950	34,000	0	725	2,060	2,742	0	1,593	3,203	3,886		
34,000	34,050	0	717	2,049	2,732	0	1,585	3,193	3,875		
34,050	34,100	0	709	2,039	2,721	0	1,577	3,182	3,865		
34,100	34,150	0	701	2,028	2,711	0	1,569	3,172	3,854		
34,150	34,200	0	693	2,018	2,700	0	1,561	3,161	3,844		
34,200	34,250	0	685	2,007	2,690	0	1,553	3,151	3,833		
34,250	34,300	0	677	1,997	2,679	0	1,545	3,140	3,823		
34,300	34,350	0	669	1,986	2,669	0	1,537	3,130	3,812		
34,350	34,400	0	661	1,976	2,658	0	1,529	3,119	3,802		
34,400	34,450	0	653	1,965	2,648	0	1,521	3,109	3,791		
34,450	34,500	0	645	1,955	2,637	0	1,513	3,098	3,781		
34,500	34,550	0	637	1,944	2,627	0	1,505	3,088	3,770		
34,550	34,600	0	629	1,934	2,616	0	1,497	3,077	3,760		
34,600	34,650	0	621	1,923	2,605	0	1,489	3,067	3,749		
34,650	34,700	0	613	1,912	2,595	0	1,481	3,056	3,739		
34,700	34,750	0	605	1,902	2,584	0	1,473	3,045	3,728		
34,750	34,800	0	597	1,891	2,574	0	1,465	3,035	3,717		
34,800	34,850	0	589	1,881	2,563	0	1,457	3,024	3,707		
34,850	34,900	0	581	1,870	2,553	0	1,449	3,014	3,696		
34,900	34,950	0	573	1,860	2,542	0	1,441	3,003	3,686		
34,950	35,000	0	565	1,849	2,532	0	1,433	2,993	3,675		
35,000	35,050	0	557	1,839	2,521	0	1,425	2,982	3,665		
35,050	35,100	0	549	1,828	2,511	0	1,417	2,972	3,654		
35,100	35,150	0	541	1,818	2,500	0	1,409	2,961	3,644		
35,150	35,200	0	533	1,807	2,490	0	1,401	2,951	3,633		
35,200	35,250	0	525	1,797	2,479	0	1,393	2,940	3,623		
35,250	35,300	0	517	1,786	2,469	0	1,385	2,930	3,612		
35,300	35,350	0	509	1,776	2,458	0	1,377	2,919	3,602		
35,350	35,400	0	501	1,765	2,448	0	1,369	2,909	3,591		
35,400	35,450	0	493	1,754	2,437	0	1,361	2,898	3,581		
35,450	35,500	0	485	1,744	2,426	0	1,353	2,888	3,570		
35,500	35,550	0	477	1,733	2,416	0	1,345	2,877	3,559		
35,550	35,600	0	469	1,723	2,405	0	1,337	2,866	3,549		
35,600	35,650	0	461	1,712	2,395	0	1,329	2,856	3,538		
35,650	35,700	0	453	1,702	2,384	0	1,321	2,845	3,528		
35,700	35,750	0	445	1,691	2,374	0	1,313	2,835	3,517		
35,750	35,800	0	437	1,681	2,363	0	1,305	2,824	3,507		
35,800	35,850	0	429	1,670	2,353	0	1,297	2,814	3,496		
35,850	35,900	0	421	1,660	2,342	0	1,289	2,803	3,486		
35,900	35,950	0	413	1,649	2,332	0	1,281	2,793	3,475		
35,950	36,000	0	405	1,639	2,321	0	1,273	2,782	3,465		

- * If the amount you are looking up from the worksheet is at least \$38,500 but less than \$38,511, and you have one qualifying child, your credit is \$1.
- If the amount you are looking up from the worksheet is \$38,511 or more, and you have one qualifying child, you cannot take the credit.

(Continued)

Earned Income Credit (EIC) Table - Continued
(Caution. This is not a tax table.)

If the amount you are looking up from the worksheet is—		And your filing status is—							If the amount you are looking up from the worksheet is—		And your filing status is—								
		Single, head of household, or qualifying widow(er) and the number of children you have is—			Married filing jointly and the number of children you have is—						Single, head of household, or qualifying widow(er) and the number of children you have is—			Married filing jointly and the number of children you have is—					
		0	1	2	3	0	1	2			0	1	2	3	0	1	2	3	
At least	But less than	Your credit is—				Your credit is—				At least	But less than	Your credit is—				Your credit is—			
39,200	39,250	0	0	954	1,637	0	754	2,098	2,780	42,400	42,450	0	0	280	963	0	242	1,424	2,106
39,250	39,300	0	0	944	1,626	0	746	2,087	2,770	42,450	42,500	0	0	270	952	0	234	1,413	2,096
39,300	39,350	0	0	933	1,616	0	738	2,077	2,759	42,500	42,550	0	0	259	942	0	226	1,403	2,085
39,350	39,400	0	0	923	1,605	0	730	2,066	2,749	42,550	42,600	0	0	249	931	0	218	1,392	2,075
39,400	39,450	0	0	912	1,595	0	722	2,056	2,738	42,600	42,650	0	0	238	921	0	210	1,382	2,064
39,450	39,500	0	0	902	1,584	0	714	2,045	2,728	42,650	42,700	0	0	228	910	0	202	1,371	2,054
39,500	39,550	0	0	891	1,574	0	706	2,035	2,717	42,700	42,750	0	0	217	900	0	194	1,361	2,043
39,550	39,600	0	0	881	1,563	0	698	2,024	2,707	42,750	42,800	0	0	207	889	0	186	1,350	2,033
39,600	39,650	0	0	870	1,552	0	690	2,014	2,696	42,800	42,850	0	0	196	879	0	178	1,340	2,022
39,650	39,700	0	0	859	1,542	0	682	2,003	2,686	42,850	42,900	0	0	186	868	0	170	1,329	2,012
39,700	39,750	0	0	849	1,531	0	674	1,992	2,675	42,900	42,950	0	0	175	857	0	162	1,319	2,001
39,750	39,800	0	0	838	1,521	0	666	1,982	2,664	42,950	43,000	0	0	164	847	0	154	1,308	1,991
39,800	39,850	0	0	828	1,510	0	658	1,971	2,654	43,000	43,050	0	0	154	836	0	146	1,297	1,980
39,850	39,900	0	0	817	1,500	0	650	1,961	2,643	43,050	43,100	0	0	143	826	0	138	1,287	1,969
39,900	39,950	0	0	807	1,489	0	642	1,950	2,633	43,100	43,150	0	0	133	815	0	130	1,276	1,959
39,950	40,000	0	0	796	1,479	0	634	1,940	2,622	43,150	43,200	0	0	122	805	0	122	1,266	1,948
40,000	40,050	0	0	786	1,468	0	626	1,929	2,612	43,200	43,250	0	0	112	794	0	114	1,255	1,938
40,050	40,100	0	0	775	1,458	0	618	1,919	2,601	43,250	43,300	0	0	101	784	0	106	1,245	1,927
40,100	40,150	0	0	765	1,447	0	610	1,908	2,591	43,300	43,350	0	0	91	773	0	98	1,234	1,917
40,150	40,200	0	0	754	1,437	0	602	1,898	2,580	43,350	43,400	0	0	80	763	0	90	1,224	1,906
40,200	40,250	0	0	744	1,426	0	594	1,887	2,570	43,400	43,450	0	0	70	752	0	82	1,213	1,896
40,250	40,300	0	0	733	1,416	0	586	1,877	2,559	43,450	43,500	0	0	59	742	0	74	1,203	1,885
40,300	40,350	0	0	723	1,405	0	578	1,866	2,549	43,500	43,550	0	0	49	731	0	66	1,192	1,875
40,350	40,400	0	0	712	1,395	0	570	1,856	2,538	43,550	43,600	0	0	38	721	0	58	1,182	1,864
40,400	40,450	0	0	701	1,384	0	562	1,845	2,528	43,600	43,650	0	0	28	710	0	50	1,171	1,854
40,450	40,500	0	0	691	1,373	0	554	1,835	2,517	43,650	43,700	0	0	17	700	0	42	1,161	1,843
40,500	40,550	0	0	680	1,363	0	546	1,824	2,506	43,700	43,750	0	0	7	689	0	34	1,150	1,833
40,550	40,600	0	0	670	1,352	0	538	1,813	2,496	43,750	43,800	0	0	*	678	0	27	1,140	1,822
40,600	40,650	0	0	659	1,342	0	530	1,803	2,485	43,800	43,850	0	0	0	668	0	19	1,129	1,812
40,650	40,700	0	0	649	1,331	0	522	1,792	2,475	43,850	43,900	0	0	0	657	0	11	1,118	1,801
40,700	40,750	0	0	638	1,321	0	514	1,782	2,464	43,900	43,950	0	0	0	647	0	**	1,108	1,790
40,750	40,800	0	0	628	1,310	0	506	1,771	2,454	43,950	44,000	0	0	0	636	0	0	1,097	1,780
40,800	40,850	0	0	617	1,300	0	498	1,761	2,443	44,000	44,050	0	0	0	626	0	0	1,087	1,769
40,850	40,900	0	0	607	1,289	0	490	1,750	2,433	44,050	44,100	0	0	0	615	0	0	1,076	1,759
40,900	40,950	0	0	596	1,279	0	482	1,740	2,422	44,100	44,150	0	0	0	605	0	0	1,066	1,748
40,950	41,000	0	0	586	1,268	0	474	1,729	2,412	44,150	44,200	0	0	0	594	0	0	1,055	1,738
41,000	41,050	0	0	575	1,258	0	466	1,719	2,401	44,200	44,250	0	0	0	584	0	0	1,045	1,727
41,050	41,100	0	0	565	1,247	0	458	1,708	2,391	44,250	44,300	0	0	0	573	0	0	1,034	1,717
41,100	41,150	0	0	554	1,237	0	450	1,698	2,380	44,300	44,350	0	0	0	563	0	0	1,024	1,706
41,150	41,200	0	0	544	1,226	0	442	1,687	2,370	44,350	44,400	0	0	0	552	0	0	1,013	1,696
41,200	41,250	0	0	533	1,216	0	434	1,677	2,359	44,400	44,450	0	0	0	542	0	0	1,003	1,685
41,250	41,300	0	0	522	1,205	0	426	1,666	2,349	44,450	44,500	0	0	0	531	0	0	992	1,675
41,300	41,350	0	0	512	1,194	0	418	1,656	2,338	44,500	44,550	0	0	0	521	0	0	982	1,664
41,350	41,400	0	0	501	1,184	0	410	1,645	2,327	44,550	44,600	0	0	0	510	0	0	971	1,654
41,400	41,450	0	0	491	1,173	0	402	1,634	2,317	44,600	44,650	0	0	0	499	0	0	961	1,643
41,450	41,500	0	0	480	1,163	0	394	1,624	2,306	44,650	44,700	0	0	0	489	0	0	950	1,633
41,500	41,550	0	0	470	1,152	0	386	1,613	2,296	44,700	44,750	0	0	0	478	0	0	939	1,622
41,550	41,600	0	0	459	1,142	0	378	1,603	2,285	44,750	44,800	0	0	0	468	0	0	929	1,611
41,600	41,650	0	0	449	1,131	0	370	1,592	2,275	44,800	44,850	0	0	0	457	0	0	918	1,601
41,650	41,700	0	0	438	1,121	0	362	1,582	2,264	44,850	44,900	0	0	0	447	0	0	908	1,590
41,700	41,750	0	0	428	1,110	0	354	1,571	2,254	44,900	44,950	0	0	0	436	0	0	897	1,580
41,750	41,800	0	0	417	1,100	0	346	1,561	2,243	44,950	45,000	0	0	0	426	0	0	887	1,569
41,800	41,850	0	0	407	1,089	0	338	1,550	2,233	45,000	45,050	0	0	0	415	0	0	876	1,559
41,850	41,900	0	0	396	1,079	0	330	1,540	2,222	45,050	45,100	0	0	0	405	0	0	866	1,548
41,900	41,950	0	0	386	1,068	0	322	1,529	2,212	45,100	45,150	0	0	0	394	0	0	855	1,538
41,950	42,000	0	0	375	1,058	0	314	1,519	2,201	45,150	45,200	0	0	0	384	0	0	845	1,527
42,000	42,050	0	0	365	1,047	0	306	1,508	2,191	45,200	45,250	0	0	0	373	0	0	834	1,517
42,050	42,100	0	0	354	1,037	0	298	1,498	2,180	45,250	45,300	0	0	0	363	0	0	824	1,506
42,100	42,150	0	0	343	1,026	0	290	1,487	2,										

Earned Income Credit (EIC) Table - Continued
(Caution. This is not a tax table.)

If the amount you are looking up from the worksheet is-		And your filing status is-				If the amount you are looking up from the worksheet is-		And your filing status is-			
		Single, head of household, or qualifying widow(er) and the number of children you have is-		Married filing jointly and the number of children you have is-				Single, head of household, or qualifying widow(er) and the number of children you have is-		Married filing jointly and the number of children you have is-	
At least	But less than	Your credit is-		Your credit is-		At least	But less than	Your credit is-		Your credit is-	
0	1	2	3	0	1	2	3	0	1	2	3
45,600	45,650	0	0	0	289	0	0	750	1,432	0	0
45,650	45,700	0	0	0	278	0	0	739	1,422	0	0
45,700	45,750	0	0	0	268	0	0	729	1,411	0	0
45,750	45,800	0	0	0	257	0	0	718	1,401	0	0
45,800	45,850	0	0	0	247	0	0	708	1,390	0	0
45,850	45,900	0	0	0	236	0	0	697	1,380	0	0
45,900	45,950	0	0	0	226	0	0	687	1,369	0	0
45,950	46,000	0	0	0	215	0	0	676	1,359	0	0
46,000	46,050	0	0	0	205	0	0	666	1,348	0	0
46,050	46,100	0	0	0	194	0	0	655	1,338	0	0
46,100	46,150	0	0	0	184	0	0	645	1,327	0	0
46,150	46,200	0	0	0	173	0	0	634	1,317	0	0
46,200	46,250	0	0	0	163	0	0	624	1,306	0	0
46,250	46,300	0	0	0	152	0	0	613	1,296	0	0
46,300	46,350	0	0	0	141	0	0	603	1,285	0	0
46,350	46,400	0	0	0	131	0	0	592	1,274	0	0
46,400	46,450	0	0	0	120	0	0	581	1,264	0	0
46,450	46,500	0	0	0	110	0	0	571	1,253	0	0
46,500	46,550	0	0	0	99	0	0	560	1,243	0	0
46,550	46,600	0	0	0	89	0	0	550	1,232	0	0
46,600	46,650	0	0	0	78	0	0	539	1,222	0	0
46,650	46,700	0	0	0	68	0	0	529	1,211	0	0
46,700	46,750	0	0	0	57	0	0	518	1,201	0	0
46,750	46,800	0	0	0	47	0	0	508	1,190	0	0
46,800	46,850	0	0	0	36	0	0	497	1,180	0	0
46,850	46,900	0	0	0	26	0	0	487	1,169	0	0
46,900	46,950	0	0	0	15	0	0	476	1,159	0	0
46,950	47,000	0	0	0	*	0	0	466	1,148	0	0
47,000	47,050	0	0	0	0	0	0	455	1,138	0	0
47,050	47,100	0	0	0	0	0	0	445	1,127	0	0
47,100	47,150	0	0	0	0	0	0	434	1,117	0	0
47,150	47,200	0	0	0	0	0	0	424	1,106	0	0
47,200	47,250	0	0	0	0	0	0	413	1,095	0	0
47,250	47,300	0	0	0	0	0	0	402	1,085	0	0
47,300	47,350	0	0	0	0	0	0	392	1,074	0	0
47,350	47,400	0	0	0	0	0	0	381	1,064	0	0
47,400	47,450	0	0	0	0	0	0	371	1,053	0	0
47,450	47,500	0	0	0	0	0	0	360	1,043	0	0
47,500	47,550	0	0	0	0	0	0	350	1,032	0	0
47,550	47,600	0	0	0	0	0	0	339	1,022	0	0
47,600	47,650	0	0	0	0	0	0	329	1,011	0	0
47,650	47,700	0	0	0	0	0	0	318	1,001	0	0
47,700	47,750	0	0	0	0	0	0	308	990	0	0
47,750	47,800	0	0	0	0	0	0	297	980	0	0
47,800	47,850	0	0	0	0	0	0	287	969	0	0
47,850	47,900	0	0	0	0	0	0	276	959	0	0
47,900	47,950	0	0	0	0	0	0	266	948	0	0
47,950	48,000	0	0	0	0	0	0	255	938	0	0
48,000	48,050	0	0	0	0	0	0	244	927	0	0
48,050	48,100	0	0	0	0	0	0	234	916	0	0
48,100	48,150	0	0	0	0	0	0	223	906	0	0
48,150	48,200	0	0	0	0	0	0	213	895	0	0
48,200	48,250	0	0	0	0	0	0	202	885	0	0
48,250	48,300	0	0	0	0	0	0	192	874	0	0
48,300	48,350	0	0	0	0	0	0	181	864	0	0
48,350	48,400	0	0	0	0	0	0	171	853	0	0
48,400	48,450	0	0	0	0	0	0	160	843	0	0
48,450	48,500	0	0	0	0	0	0	150	832	0	0
48,500	48,550	0	0	0	0	0	0	139	822	0	0
48,550	48,600	0	0	0	0	0	0	129	811	0	0
48,600	48,650	0	0	0	0	0	0	118	801	0	0
48,650	48,700	0	0	0	0	0	0	108	790	0	0
48,700	48,750	0	0	0	0	0	0	97	780	0	0
48,750	48,800	0	0	0	0	0	0	87	769	0	0

* If the amount you are looking up from the worksheet is at least \$46,950 but less than \$46,997, and you have three qualifying children, your credit is \$5.

If the amount you are looking up from the worksheet is \$46,997 or more, and you have three qualifying children, you cannot take the credit.

** If the amount you are looking up from the worksheet is at least \$49,150 but less than \$49,186, and you have two qualifying children, your credit is \$4.

If the amount you are looking up from the worksheet is \$49,186 or more, and you have two qualifying children, you cannot take the credit.

(Continued)

Earned Income Credit (EIC) Table - Continued
(Caution. This is not a tax table.)

If the amount you are looking up from the worksheet is—		And your filing status is—							
		Single, head of household, or qualifying widow(er) and the number of children you have is—		Married filing jointly and the number of children you have is—					
At least	But less than	0	1	2	3	0	1	2	3
52,000	52,050	0	0	0	0	0	0	0	85
52,050	52,100	0	0	0	0	0	0	0	74
52,100	52,150	0	0	0	0	0	0	0	64
52,150	52,200	0	0	0	0	0	0	0	53
52,200	52,250	0	0	0	0	0	0	0	42
52,250	52,300	0	0	0	0	0	0	0	32
52,300	52,350	0	0	0	0	0	0	0	21
52,350	52,400	0	0	0	0	0	0	0	11

If the amount you are looking up from the worksheet is—		And your filing status is—							
		Single, head of household, or qualifying widow(er) and the number of children you have is—		Married filing jointly and the number of children you have is—					
At least	But less than	0	1	2	3	0	1	2	3
52,400	52,427	0	0	0	0	0	0	0	3

2014 OPTIONAL STATE & LOCAL SALES TAX TABLES (SCHEDULE A INSTRUCTIONS)

2014 Optional State Sales Tax Tables (State Sales Tax Rate Shown Next to State Name)

Income At least	Exemptions 1 2 3 4 5 Over 5					Exemptions 1 2 3 4 5 Over 5					Exemptions 1 2 3 4 5 Over 5					Exemptions 1 2 3 4 5 Over 5									
	Alabama 4.0000%					Arizona 5.6000%					Arkansas 6.5000%					California 7.5000%									
	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5					
\$0-\$20,000	223	263	290	310	328	352	214	237	251	262	271	283	283	315	335	350	363	380	267	292	308	321	330	344	
\$20,000-\$30,000	329	387	426	456	481	517	364	403	428	446	462	482	460	513	546	572	592	620	446	488	515	536	552	574	
\$30,000-\$40,000	384	451	496	531	560	601	448	496	527	550	569	595	558	621	662	693	718	753	546	598	631	656	676	703	
\$40,000-\$50,000	431	505	556	595	628	673	524	580	616	644	666	696	644	718	765	801	830	869	835	965	995	1025	1069	1112	1152
\$50,000-\$60,000	473	554	609	652	687	737	594	658	699	730	755	789	722	805	859	899	931	976	716	785	829	861	888	924	
\$60,000-\$70,000	510	598	657	703	741	795	658	729	775	809	837	875	794	886	945	989	1025	1074	792	867	916	952	981	1021	
\$70,000-\$80,000	545	638	701	750	790	847	719	797	847	884	915	956	862	961	1025	1073	1112	1165	862	945	998	1037	1069	1112	
\$80,000-\$90,000	577	675	742	793	836	896	777	861	915	955	988	1033	925	1032	1100	1152	1194	1251	929	1018	1075	1117	1152	1198	
\$90,000-\$100,000	607	710	780	834	879	942	832	922	979	1023	1058	1106	985	1099	1172	1227	1333	992	1088	1148	1194	1230	1280		
\$100,000-\$120,000	647	757	831	888	936	1003	906	1004	1067	1115	1153	1206	1066	1189	1269	1328	1377	1443	1078	1182	1248	1297	1337	1391	
\$120,000-\$140,000	699	817	896	958	1010	1082	1005	1114	1184	1237	1279	1338	1173	1309	1396	1462	1515	1588	1192	1306	1379	1434	1478	1538	
\$140,000-\$160,000	747	873	957	1023	1078	1155	1099	1218	1295	1353	1399	1464	1274	1421	1516	1588	1646	1726	1299	1424	1504	1564	1612	1677	
\$160,000-\$180,000	792	924	1013	1083	1141	1222	1187	1316	1399	1462	1515	1582	1368	1526	1628	1705	1768	1853	1400	1535	1621	1685	1737	1808	
\$180,000-\$200,000	833	972	1066	1139	1200	1285	1272	1411	1499	1566	1621	1695	1457	1627	1736	1818	1884	1976	1497	1641	1733	1802	1857	1933	
\$200,000-\$225,000	877	1023	1121	1198	1261	1351	1362	1510	1605	1677	1735	1815	1552	1732	1848	1936	2007	2104	1599	1753	1851	1924	1984	2064	
\$225,000-\$250,000	924	1077	1180	1260	1327	1421	1460	1618	1721	1798	1860	1945	1654	1847	1970	2064	2140	2244	1709	1874	1979	2058	2121	2207	
\$250,000-\$275,000	968	1127	1235	1319	1389	1487	1553	1722	1831	1913	1979	2070	1751	1955	2087	2186	2376	1815	1990	2101	2185	2252	2344		
\$275,000-\$300,000	1009	1176	1288	1375	1448	1550	1643	1822	1937	2024	2094	2191	1845	2060	2198	2303	2387	2504	1917	2102	2219	2307	2379	2476	
\$300,000 or more	1256	1461	1598	1705	1794	1919	2199	2439	2594	2711	2805	2935	2413	2696	2878	3015	3126	3279	2540	2785	2942	3059	3153	3282	
Income	Colorado 2.9000%					Connecticut 4.6350%					District of Columbia 4.5750%					Florida 1.6000%									
\$0-\$20,000	111	124	133	139	144	151	263	289	305	317	327	340	168	181	189	195	200	207	238	261	276	287	296	308	
\$20,000-\$30,000	174	194	207	217	225	236	432	475	502	522	539	561	284	307	322	332	341	353	396	434	459	478	493	513	
\$30,000-\$40,000	208	232	247	259	288	301	526	578	611	636	656	683	350	379	397	410	421	436	483	531	561	584	602	627	
\$40,000-\$50,000	237	264	282	295	306	320	609	670	708	737	760	792	409	443	464	480	493	510	561	651	678	699	729		
\$50,000-\$60,000	264	294	313	328	339	356	685	753	797	829	856	891	464	502	526	544	559	579	632	695	734	764	789	822	
\$60,000-\$70,000	288	320	341	357	370	388	755	830	878	914	943	983	514	556	583	604	620	642	698	767	811	844	871	907	
\$70,000-\$80,000	310	345	368	385	399	418	820	902	955	994	1025	1068	561	608	638	660	678	702	759	834	882	918	948	988	
\$80,000-\$90,000	331	368	392	410	425	446	882	970	1027	1069	1103	1149	606	657	689	713	732	759	817	898	950	989	1020	1063	
\$90,000-\$100,000	350	390	415	435	450	472	940	1035	1095	1140	1176	1226	649	704	738	764	784	813	873	959	1014	1056	1090	1136	
\$100,000-\$120,000	377	419	447	467	484	507	1019	1122	1187	1236	1276	1329	708	767	804	833	855	886	947	1041	1101	1147	1183	1233	
\$120,000-\$140,000	411	457	487	510	528	553	1124	1237	1309	1363	1407	1466	785	851	893	949	984	1046	1150	1216	1266	1307	1362		
\$140,000-\$160,000	444	493	525	550	569	596	1222	1346	1425	1484	1531	1596	858	931	977	1011	1039	1077	1139	1253	1325	1380	1424	1484	
\$160,000-\$180,000	474	526	561	586	607	636	1315	1448	1533	1596	1647	1717	928	1006	1056	1093	1123	1164	1227	1349	1427	1486	1533	1599	
\$180,000-\$200,000	502	558	594	621	644	674	1403	1545	1636	1704	1753	1833	994	1078	1132	1172	1204	1248	1310	1441	1525	1588	1639	1708	
\$200,000-\$225,000	532	591	629	658	682	714	1496	1648	1745	1817	1875	1955	1064	1155	1212	1255	1290	1337	1399	1538	1628	1695	1749	1824	
\$225,000-\$250,000	564	626	667	698	722	757	1597	1759	1863	1940	2002	2087	1141	1238	1300	1346	1383	1434	1494	1644	1739	1811	1869	1949	
\$250,000-\$275,000	594	660	703	735	761	797	1693	1865	1975	2057	2123	2213	1214	1318	1384	1433	1473	1527	1586	1744	1846	1922	1984	2068	
\$275,000-\$300,000	623	692	737	771	798	836	1785	1967	2083	2170	2240	2335	1285	1395	1465	1517	1599	1674	1841	1949	2029	2094	2184	2312	
\$300,000 or more	798	885	942	985	1020	1068	2350	2591	2744	2859	2951	3078	1721	1870	1965	2036	2093	2171	2211	2434	2576	2683	2770		
Income	Georgia 4.0000%					Hawaii 1.7 4.0000%					Idaho 1 6.0000%					Illinois 2 6.2500%									
\$0-\$20,000	151	168	179	187	194	203	220	255	279	297	312	333	337	396	436	467	493	529	251	281	301	316	329	346	
\$20,000-\$30,000	241	267	284	297	308	322	356	414	452	482	507	541	501	588	647	692	730	783	389	434	465	488	507	533	
\$30,000-\$40,000	289	321	341	357	369	387	430	501	548	584	614	656	586	687	756	809	852	914	462	516	551	578	601	632	
\$40,000-\$50,000	332	368	391	409	423	443	496	578	632	674	708	757	660	773	849	908	957	1026	525	586	626	657	682	718	
\$50,000-\$60,000	370	411	437	456	472	494	556	647	708	755	79														

2014 Optional State Sales Tax Tables (Continued)

Income	Louisiana	2	4.0000%	Maine	4	5.5000%	Maryland	4	6.0000%	Massachusetts	4	6.2500%	
\$0	\$20,000	161	175	184	191	196	204	146	159	167	173	178	184
\$20,000	\$30,000	267	291	306	318	327	339	246	267	281	291	299	310
\$30,000	\$40,000	326	356	374	388	399	415	302	328	345	358	368	381
\$40,000	\$50,000	379	413	435	451	464	482	352	383	402	417	429	445
\$50,000	\$60,000	427	466	490	509	523	544	398	433	455	472	485	503
\$60,000	\$70,000	471	514	541	562	578	600	441	479	504	522	537	557
\$70,000	\$80,000	513	560	589	612	629	654	480	523	550	570	586	608
\$80,000	\$90,000	552	603	635	659	678	704	518	564	593	615	632	656
\$90,000	\$100,000	590	644	678	703	724	752	554	603	634	657	676	701
\$100,000	\$120,000	640	699	736	764	786	817	603	656	690	715	736	763
\$120,000	\$140,000	707	772	813	844	868	902	668	727	764	792	815	845
\$140,000	\$160,000	771	841	886	919	946	983	729	793	834	865	889	923
\$160,000	\$180,000	830	906	954	990	1020	1059	786	856	900	933	960	996
\$180,000	\$200,000	887	968	1020	1058	1090	1132	842	916	963	999	1027	1066
\$200,000	\$225,000	946	1033	1089	1130	1163	1209	900	980	1030	1068	1099	1140
\$225,000	\$250,000	1011	1104	1164	1208	1243	1292	963	1049	1103	1143	1176	1220
\$250,000	\$275,000	1073	1172	1235	1282	1320	1371	1024	1114	1172	1215	1250	1297
\$275,000	\$300,000	1133	1237	1304	1353	1393	1448	1082	1178	1239	1285	1321	1371
\$300,000	or more	1498	1637	1725	1791	1844	1917	1440	1569	1650	1711	1760	1827
Income	Michigan	4	6.0000%	Minnesota	1	6.8750%	Mississippi	1	7.0000%	Missouri	2	4.2250%	
\$0	\$20,000	226	251	266	278	288	301	235	254	265	274	281	291
\$20,000	\$30,000	357	395	419	437	452	473	394	426	446	461	473	489
\$30,000	\$40,000	427	472	501	523	541	565	483	522	547	566	581	601
\$40,000	\$50,000	488	540	573	598	618	646	562	609	638	660	677	701
\$50,000	\$60,000	543	601	638	665	688	719	636	688	722	746	766	793
\$60,000	\$70,000	594	656	697	727	751	785	703	762	799	826	848	878
\$70,000	\$80,000	641	708	751	784	810	847	767	831	871	901	925	958
\$80,000	\$90,000	685	757	803	837	866	904	827	896	940	972	998	1034
\$90,000	\$100,000	726	802	851	888	918	959	885	959	1005	1040	1068	1106
\$100,000	\$120,000	782	863	916	956	988	1032	962	1043	1094	1132	1162	1204
\$120,000	\$140,000	854	944	1001	1044	1079	1127	1065	1155	1212	1254	1288	1333
\$140,000	\$160,000	923	1019	1081	1127	1165	1217	1163	1262	1324	1370	1407	1457
\$160,000	\$180,000	986	1089	1155	1204	1245	1300	1255	1361	1428	1478	1518	1572
\$180,000	\$200,000	1047	1155	1225	1278	1320	1379	1343	1457	1529	1583	1625	1684
\$200,000	\$225,000	1110	1225	1299	1355	1400	1462	1436	1559	1636	1693	1739	1801
\$225,000	\$250,000	1178	1300	1378	1437	1485	1551	1537	1669	1751	1813	1862	1929
\$250,000	\$275,000	1242	1371	1453	1516	1566	1635	1634	1774	1862	1927	1980	2051
\$275,000	\$300,000	1304	1439	1526	1591	1644	1716	1728	1876	1969	2038	2094	2169
\$300,000	or more	1676	1848	1959	2042	2109	2202	2303	2502	2627	2720	2795	2896
Income	Nebraska	1	5.5000%	Nevada	5	6.8500%	New Jersey	4,6	7.0000%	New Mexico	1	5.1250%	
\$0	\$20,000	223	247	262	273	282	294	265	293	311	324	335	350
\$20,000	\$30,000	371	410	436	455	470	491	412	455	482	503	520	543
\$30,000	\$40,000	453	502	533	556	575	601	490	541	574	598	618	646
\$40,000	\$50,000	527	583	619	647	669	699	558	616	653	681	704	735
\$50,000	\$60,000	594	658	699	730	755	789	619	683	725	755	780	815
\$60,000	\$70,000	656	727	772	806	834	872	675	745	789	823	850	888
\$70,000	\$80,000	714	792	841	878	908	949	727	802	850	886	915	955
\$80,000	\$90,000	769	853	906	946	979	1023	775	855	906	944	975	1018
\$90,000	\$100,000	822	911	968	1011	1046	1093	821	905	959	999	1032	1077
\$100,000	\$120,000	892	990	1052	1098	1136	1188	881	972	1030	1073	1108	1157
\$120,000	\$140,000	986	1094	1163	1214	1256	1314	961	1059	1122	1170	1208	1260
\$140,000	\$160,000	1075	1193	1268	1324	1370	1433	1036	1141	1209	1260	1301	1357
\$160,000	\$180,000	1158	1285	1366	1427	1477	1544	1105	1217	1289	1343	1387	1447
\$180,000	\$200,000	1238	1374	1461	1526	1579	1651	1171	1289	1365	1423	1469	1533
\$200,000	\$225,000	1322	1467	1560	1630	1687	1764	1239	1365	1445	1506	1555	1622
\$225,000	\$250,000	1414	1569	1669	1744	1804	1887	1313	1446	1531	1595	1647	1718
\$250,000	\$275,000	1501	1666	1772	1852	1916	2004	1383	1522	1612	1679	1734	1808
\$275,000	\$300,000	1585	1760	1872	1956	2024	2117	1450	1596	1690	1760	1817	1895
\$300,000	or more	2100	2334	2483	2596	2686	2811	1850	2035	2154	2243	2315	2414
Income	New York	2	4.0000%	North Carolina	2	4.7500%	North Dakota	1	5.0000%	Ohio	1	5.7500%	
\$0	\$20,000	144	154	161	166	170	175	221	250	270	285	297	314
\$20,000	\$30,000	238	256	268	276	283	292	350	398	429	452	472	498
\$30,000	\$40,000	291	313	327	338	346	357	420	477	514	543	566	598
\$40,000	\$50,000	338	364	380	392	402	415	481	547	589	622	648	685
\$50,000	\$60,000	382	411	429	443	454	468	536	609	657	693	723	764
\$60,000	\$70,000	421	453	474	489	501	518	587	667	719	759	791	836
\$70,000	\$80,000	459	494	516	532	546	564	634	720	777	819	855	903
\$80,000	\$90,000	494	532	556	573	588	607	678	730	830	876	914	966
\$90,000	\$100,000	527	568	593	613	628	649	719	717	881	930	970	1025
\$100,000	\$120,000	572	617	645	665	682	705	775	881	950	1002	1045	1104
\$120,000	\$140,000	632	681	712	735	754	779	848	964	1039	1097	1144	1209
\$140,000	\$160,000	689	743	776	802	822	849	917	1042	1124	1186	1236	1307
\$160,000	\$180,000	742	800	837	864	886	915	981	1114	1202	1268	1323	1398
\$180,000	\$200,000	793	855	894	923	947	978	1041	1183	1276	1347	1404	1484
\$200,000	\$225,000	847	913	955	986	1011	1045	1105	1256	1354	1429	1490	1575
\$225,000	\$250,000	905	976	1021	1054	1081	1117	1174	1334	1438	1518	1583	1673
\$250,000	\$275,000	961	1036	1084	1119	1148	1186	1239	1407	1518	1602	1671	1766
\$275,000	\$300,000	1014	1094	1144	1182	1212	1253	1301	1478	1594	1683	1755	1855
\$300,000	or more	1342	1449	1516	1566	1607	1661	1676	1905	2054	2168	2261	2390

(Continued)

2014 Optional State Sales Tax Tables (Continued)

Income	Oklahoma	1	4.5000%	Pennsylvania	1	6.0000%	Rhode Island	4	7.0000%	South Carolina	2	6.0000%	
\$0	\$20,000	243	279	303	322	338	359	194	210	220	228	234	243
\$20,000	\$30,000	379	435	473	502	526	560	319	346	363	376	386	400
\$30,000	\$40,000	452	519	564	598	627	667	388	421	442	458	471	488
\$40,000	\$50,000	515	591	642	682	714	760	449	488	512	530	545	566
\$50,000	\$60,000	572	657	713	757	793	844	505	548	576	597	614	637
\$60,000	\$70,000	624	716	778	826	865	920	557	605	635	658	677	702
\$70,000	\$80,000	672	771	838	889	931	990	605	657	690	715	736	763
\$80,000	\$90,000	717	823	894	948	993	1056	650	707	743	770	791	821
\$90,000	\$100,000	760	871	946	1004	1052	1119	693	754	792	821	844	876
\$100,000	\$120,000	817	936	1017	1079	1130	1202	752	817	859	890	916	950
\$120,000	\$140,000	891	1022	1109	1177	1233	1311	829	901	947	982	1010	1048
\$140,000	\$160,000	960	1101	1195	1268	1328	1412	901	980	1031	1068	1099	1141
\$160,000	\$180,000	1025	1175	1275	1353	1417	1507	969	1054	1109	1150	1182	1228
\$180,000	\$200,000	1086	1245	1351	1433	1501	1596	1034	1125	1183	1227	1262	1311
\$200,000	\$225,000	1150	1318	1431	1518	1589	1690	1103	1200	1262	1309	1346	1398
\$225,000	\$250,000	1219	1397	1516	1608	1684	1790	1177	1281	1347	1397	1438	1493
\$250,000	\$275,000	1284	1471	1597	1694	1774	1886	1248	1358	1429	1482	1524	1583
\$275,000	\$300,000	1347	1543	1674	1776	1860	1977	1316	1432	1507	1563	1608	1707
\$300,000	or more	1721	1970	2137	2266	2373	2522	1731	1886	1985	2059	2119	2201
Income	South Dakota	1	4.0000%	Tennessee	2	7.0000%	Texas	1	6.2500%	Utah	2	4.7000%	
\$0	\$20,000	235	271	296	314	330	351	366	416	450	475	496	525
\$20,000	\$30,000	366	423	461	490	514	548	579	658	711	751	784	830
\$30,000	\$40,000	437	505	550	584	613	653	693	789	852	900	940	995
\$40,000	\$50,000	498	575	627	666	699	744	793	903	975	1030	1075	1138
\$50,000	\$60,000	553	639	696	740	776	827	884	1006	1086	1147	1198	1268
\$60,000	\$70,000	603	697	759	807	846	901	967	1099	1187	1254	1309	1386
\$70,000	\$80,000	649	750	817	869	911	971	1043	1187	1281	1354	1413	1495
\$80,000	\$90,000	693	800	872	927	972	1035	1115	1268	1369	1447	1510	1598
\$90,000	\$100,000	733	848	923	982	1030	1097	1183	1345	1453	1535	1602	1695
\$100,000	\$120,000	788	911	992	1055	1106	1178	1274	1449	1564	1652	1725	1825
\$120,000	\$140,000	860	993	1082	1151	1207	1285	1393	1584	1710	1807	1886	1996
\$140,000	\$160,000	927	1071	1167	1240	1301	1385	1505	1712	1848	1952	2037	2156
\$160,000	\$180,000	989	1143	1245	1323	1388	1478	1609	1830	1975	2086	2178	2305
\$180,000	\$200,000	1048	1211	1319	1402	1471	1566	1708	1942	2096	2214	2311	2446
\$200,000	\$225,000	1109	1282	1396	1485	1557	1658	1812	2060	2223	2348	2451	2594
\$225,000	\$250,000	1175	1358	1480	1573	1650	1757	1923	2186	2360	2493	2602	2753
\$250,000	\$275,000	1238	1431	1559	1657	1738	1851	2029	2307	2490	2630	2745	2904
\$275,000	\$300,000	1298	1500	1634	1737	1822	1941	2131	2422	2614	2761	2882	3049
\$300,000	or more	1657	1915	2086	2218	2326	2478	2740	3114	3361	3550	3705	3920

Income	Vermont	1	6.0000%	Virginia	2	4.3000%	Washington	1	6.5000%	West Virginia	2	6.0000%	
\$0	\$20,000	163	174	181	186	190	195	178	203	218	230	240	254
\$20,000	\$30,000	253	270	281	288	294	303	274	310	334	352	367	388
\$30,000	\$40,000	301	321	334	343	350	360	324	367	395	417	434	459
\$40,000	\$50,000	343	366	380	390	399	410	368	416	448	472	492	520
\$50,000	\$60,000	380	406	422	433	442	455	407	460	495	522	544	574
\$60,000	\$70,000	415	442	459	472	482	496	442	500	538	567	591	624
\$70,000	\$80,000	446	476	494	508	519	533	475	537	578	609	634	670
\$80,000	\$90,000	476	507	527	541	553	569	506	572	615	648	675	712
\$90,000	\$100,000	503	537	558	573	585	602	534	604	650	685	713	753
\$100,000	\$120,000	540	576	599	615	628	646	573	647	696	733	764	806
\$120,000	\$140,000	589	628	652	670	685	704	623	704	757	797	830	876
\$140,000	\$160,000	634	677	703	722	738	758	670	757	813	857	892	941
\$160,000	\$180,000	676	721	749	770	786	809	714	805	866	912	949	1001
\$180,000	\$200,000	716	764	793	815	833	856	755	852	915	964	1003	1058
\$200,000	\$225,000	758	808	840	863	881	906	798	900	967	1018	1060	1118
\$225,000	\$250,000	803	856	889	914	933	959	844	952	1022	1076	1121	1182
\$250,000	\$275,000	845	901	936	962	982	1010	887	1001	1075	1132	1178	1242
\$275,000	\$300,000	886	944	981	1008	1029	1059	929	1047	1125	1184	1233	1300
\$300,000	or more	1128	1203	1249	1283	1311	1346	1178	1326	1424	1498	1559	1643

- Note.** Residents of Alaska do not have a state sales tax, but should follow the instructions on the next pages to determine their local sales tax amount.
1. Use the Ratio Method to determine your local sales tax deduction, then add that to the appropriate amount in the state table. Your state sales tax rate is provided next to the state name.
 2. Follow the instructions on the next pages to determine your local sales tax deduction, then add that to the appropriate amount in the state table.
 3. The California table includes the 1.25% uniform local sales tax rate in addition to the 6.25% state sales tax rate for a total of 7.50%. Some California localities impose a larger local sales tax. Taxpayers who reside in those jurisdictions should use the Ratio Method to determine their local sales tax deduction, then add that to the appropriate amount in the state table. The denominator of the correct ratio is 7.50%, and the numerator is the total sales tax rate minus the 7.50% tax rate.
 4. This state does not have a local general sales tax, so the amount in the state table is the only amount to be deducted.
5. The Nevada table includes the 2.25% uniform local sales tax rate in addition to the 4.6000% state sales tax rate for a total of 6.85%. Some Nevada localities impose a larger local sales tax. Taxpayers who reside in those jurisdictions should use the Ratio Method to determine their local sales tax deduction, then add that to the appropriate amount in the state table. The denominator of the correct ratio is 6.85%, and the numerator is the total sales tax rate minus the 6.85% tax rate.
6. Residents of Salem County, New Jersey should deduct only half of the amount in the state table.
7. The 4.0% rate for Hawaii is actually an excise tax but is treated as a sales tax for purpose of this deduction.

Which Optional Local Sales Tax Table Should I Use?

IF you live in the state of...	AND you live in...	THEN use Local Table...
Alaska	Any locality	C
Arizona	Chandler, Glendale, Gilbert, Mesa, Peoria, Phoenix, Scottsdale, Tempe, Tucson, Yuma, or any other locality	B
Arkansas	Any locality	B
Colorado	Adams County, Arapahoe County, Boulder County, Centennial, Colorado Springs, Denver City/Denver County, El Paso County, Larimer County, Pueblo County, or any other locality	A
	Greeley, Jefferson County, Lakewood, Longmont or Pueblo City	B
	Arvada, Boulder, Fort Collins, Thornton, or Westminster	C
Georgia	Any locality	B
Illinois	City of Aurora	B
	Any other locality	A
Louisiana	Ascension Parish, Bossier Parish, Caddo Parish, Calcasieu Parish, East Baton Rouge Parish, Iberia Parish, Jefferson Parish, Lafayette Parish, Lafourche Parish, Livingston Parish, Orleans Parish, Ouachita Parish, Rapides Parish, St. Bernard Parish, St. Landry Parish, St. Tammany Parish, Tangipahoa Parish, or Terrebonne Parish	C
	Any other locality	B
Missouri	Any locality	B
New York	Counties: Albany, Allegany, Broome, Cattaraugus, Cayuga, Chautauqua, Chemung, Chenango, Clinton, Columbia, Cortland, Delaware, Dutchess, Erie, Essex, Franklin, Fulton, Genesee, Greene, Hamilton, Herkimer, Jefferson, Lewis, Livingston, Madison, Monroe, Montgomery, Nassau, Niagara, Oneida, Onondaga, Ontario, Orange, Orleans, Oswego, Otsego, Putnam, Rensselaer, Rockland, St. Lawrence, Saratoga, Schenectady, Schoharie, Schuyler, Seneca, Steuben, Suffolk, Sullivan, Tioga, Tompkins, Ulster, Warren, Washington, Wayne, Westchester, Wyoming, or Yates New York City or Norwich City	B
	Any other locality	D*
North Carolina	Any locality	A
South Carolina	Aiken County, Horry County, Lexington County, Newberry County, Orangeburg County, York County, or Myrtle Beach	A
	Bamberg County, Charleston County, Cherokee County, Chesterfield County, Darlington County, Dillon County, Florence County, Hampton County, Jasper County, Lee County, Marion County, Marlboro County, or any other locality	B
Tennessee	Any locality	B
Utah	Any locality	A
Virginia	Any locality	B
West Virginia	Any locality	B

*Note. Local Table D is 25% of the NY State table.

2014 Optional Local Sales Tax Tables for Certain Local Jurisdictions

Income At least	But less than	Exemptions						Exemptions					
		1	2	3	4	5	Over 5	1	2	3	4	5	Over 5
		Local Table A						Local Table B					
\$0	\$20,000	38	43	46	48	50	52	47	53	58	62	64	68
20,000	30,000	60	66	71	74	77	81	71	82	89	94	99	105
30,000	40,000	71	79	84	88	91	96	84	97	105	111	117	124
40,000	50,000	81	90	96	100	104	109	96	110	119	126	132	140
50,000	60,000	89	99	106	111	115	121	106	122	132	140	146	155
60,000	70,000	97	108	115	121	125	131	115	132	143	152	159	169
70,000	80,000	105	117	124	130	135	141	124	142	154	163	170	181
80,000	90,000	112	124	132	139	144	150	132	151	164	173	181	192
90,000	100,000	118	131	140	147	152	159	139	159	173	183	192	203
100,000	120,000	127	141	150	157	163	171	149	171	185	196	205	218
120,000	140,000	138	154	164	171	178	186	162	186	201	213	223	237
140,000	160,000	149	166	176	184	191	200	175	200	216	229	240	254
160,000	180,000	159	176	188	197	204	213	186	212	230	244	255	271
180,000	200,000	168	187	199	208	216	226	196	225	243	258	270	286
200,000	225,000	178	198	210	220	228	239	208	237	257	272	285	302
225,000	250,000	189	209	223	233	241	253	220	251	272	288	301	319
250,000	275,000	199	220	234	245	254	266	231	264	286	303	316	336
275,000	300,000	208	231	246	257	266	279	242	276	299	317	331	351
300,000	or more	265	294	313	327	338	354	306	349	378	400	418	444
Local Table C													
Income At least	But less than	Local Table C						Local Table D					
		1	2	3	4	5	Over 5	1	2	3	4	5	Over 5
		Local Table C						Local Table D					
\$0	\$20,000	56	64	69	73	77	81	36	39	40	42	43	44
20,000	30,000	87	100	108	114	120	127	60	64	67	69	71	73
30,000	40,000	104	119	129	136	143	151	73	78	82	85	87	89
40,000	50,000	119	136	147	156	163	173	85	91	95	98	101	104
50,000	60,000	132	151	163	173	181	192	96	103	107	111	114	117
60,000	70,000	144	164	178	189	197	209	105	113	119	122	125	130
70,000	80,000	155	177	192	203	212	225	115	124	129	133	137	141
80,000	90,000	165	189	205	217	227	240	124	133	139	143	147	152
90,000	100,000	175	200	217	230	240	255	132	142	148	153	157	162
100,000	120,000	188	215	233	247	258	274	143	154	161	166	171	176
120,000	140,000	205	235	254	269	282	299	158	170	178	184	189	195
140,000	160,000	221	253	274	290	304	322	172	186	194	201	206	212
160,000	180,000	236	270	293	310	324	344	186	200	209	216	222	229
180,000	200,000	250	286	310	328	343	364	198	214	224	231	237	245
200,000	225,000	265	303	329	348	364	386	212	228	239	247	253	261
225,000	250,000	281	322	348	369	385	409	226	244	255	264	270	279
250,000	275,000	296	339	367	388	406	431	240	259	271	280	287	297
275,000	300,000	311	355	385	407	426	452	254	274	286	296	303	313
300,000	or more	397	454	492	520	544	577	336	362	379	392	402	415

2014 STATE AVERAGE PREMIUMS FOR SMALL GROUP MARKETS (FORM 8941 INSTRUCTIONS)

Average Premiums Needed To Figure Adjusted Amounts on Worksheet 4

The following tables list the average premiums for the small group market in each rating area generally listed by county for each state for tax years beginning in 2014.

Alabama

County	Employee-Only	Dependent, Family, etc.
Autauga	5,946	12,877
Bibb	6,092	13,893
Blount	6,092	13,893
Calhoun	5,607	12,833
Chilton	6,092	13,893
Colbert	5,834	13,537
Elmore	5,946	12,877
Etowah	5,237	11,997
Geneva	5,945	11,812
Greene	5,681	13,440
Hale	5,681	13,440
Henry	5,945	11,812
Houston	5,945	11,812
Jefferson	6,092	13,893
Lauderdale	5,834	13,537
Lawrence	6,804	15,357
Lee	5,727	12,927
Limestone	5,353	11,829
Lowndes	5,946	12,877
Madison	5,353	11,829
Mobile	5,176	12,920
Montgomery	5,946	12,877
Morgan	6,804	15,357
Russell	7,030	16,447
Shelby	6,092	13,893
St. Clair	6,092	13,893
Tuscaloosa	5,681	13,440
Walker	6,092	13,893
All others	5,705	12,634

Alaska

County	Employee-Only	Dependent, Family, etc.
Anchorage	8,522	20,743
Bethel	8,522	20,743
Dillingham	8,522	20,743
Haines	8,905	19,778
Hoonah-Angoon	8,905	19,778
Juneau	8,905	19,778
Ketchikan Gateway	8,905	19,778
Petersburg	8,905	19,778

Prince of Wales-Hyder	8,905	19,778
Sitka	8,905	19,778
Skagway	8,905	19,778
Valdez Cordova	8,522	20,743
Wrangell City and Borough	8,905	19,778
All others	8,754	19,809

Arizona

County	Employee-Only	Dependent, Family, etc.
Cochise	4,830	12,121
Gila	5,743	13,732
Graham	4,830	12,121
Greenlee	4,830	12,121
La Paz	6,483	14,663
Maricopa	5,393	11,863
Pima	5,284	12,516
Pinal	5,743	13,732
Santa Cruz	5,284	12,516
Yavapai	5,021	12,339
Yuma	6,483	14,663
All others	5,391	11,425

Arkansas

County	Employee-Only	Dependent, Family, etc.
Arkansas	4,975	10,461
Ashley	4,975	10,461
Baxter	4,259	10,285
Benton	4,259	10,285
Boone	4,259	10,285
Bradley	4,975	10,461
Calhoun	5,209	12,555
Carroll	4,259	10,285
Chicot	4,975	10,461
Clark	5,127	11,213
Cleburne	4,995	11,267
Cleveland	4,975	10,461
Columbia	5,209	12,555
Conway	4,995	11,267
Crawford	4,491	10,932
Dallas	4,975	10,461
Deshaw	4,975	10,461
Drew	4,975	10,461
Faulkner	4,995	11,267
Franklin	4,491	10,932
Garland	5,127	11,213
Grant	4,995	11,267

Hempstead	5,209	12,555
Hot Spring	5,127	11,213
Howard	5,209	12,555
Jefferson	4,975	10,461
Johnson	4,491	10,932
Lafayette	5,209	12,555
Lee	4,975	10,461
Lincoln	4,975	10,461
Little River	5,209	12,555
Logan	4,491	10,932
Lonoke	4,995	11,267
Madison	4,259	10,285
Marion	4,259	10,285
Miller	5,209	12,555
Monroe	4,975	10,461
Montgomery	5,127	11,213
Nevada	5,209	12,555
Newton	4,259	10,285
Ouachita	5,209	12,555
Perry	4,995	11,267
Phillips	4,975	10,461
Pike	5,127	11,213
Polk	4,491	10,932
Pope	4,995	11,267
Prairie	4,995	11,267
Pulaski	4,995	11,267
Saline	4,995	11,267
Scott	4,491	10,932
Searcy	4,259	10,285
Sebastian	4,491	10,932
Sevier	5,209	12,555
Union	5,209	12,555
Van Buren	4,995	11,267
Washington	4,259	10,285
White	4,995	11,267
Yell	4,995	11,267
All others	4,608	10,951

California

County	Employee-Only	Dependent, Family, etc.
Alameda	6,270	14,805
Contra Costa	5,974	15,022
El Dorado	5,383	13,750
Fresno	5,299	13,146
Imperial	4,824	11,883
Inyo	4,824	11,883
Kern	5,540	13,445
Kings	5,299	13,146

2014 Average Premium Tables

Los Angeles	5,471	13,945
Madera	5,299	13,146
Marin	6,122	14,148
Mariposa	5,689	13,206
Merced	5,689	13,206
Mono	4,824	11,883
Monterey	5,323	11,821
Napa	6,122	14,148
Orange	5,483	13,996
Placer	5,383	13,750
Riverside	5,005	13,038
Sacramento	5,383	13,750
San Benito	5,323	11,821
San Bernardino	5,005	13,038
San Diego	5,442	12,766
San Francisco	5,563	16,121
San Joaquin	5,689	13,206
San Luis Obispo	5,382	13,236
San Mateo	7,006	16,121
Santa Barbara	5,382	13,236
Santa Clara	6,241	15,230
Santa Cruz	5,323	11,821
Solano	6,122	14,148
Sonoma	6,122	14,148
Stanislaus	5,689	13,206
Tulare	5,689	13,206
Ventura	5,382	13,236
Yolo	5,383	13,750
All others	5,719	13,462

Colorado

County	Employee-Only	Dependent, Family, etc.
Adams	5,549	14,696
Arapahoe	5,549	14,696
Archuleta	6,037	11,312
Boulder	4,920	13,886
Broomfield	5,549	14,696
Clear Creek	5,549	14,696
Delta	6,037	11,312
Denver	5,549	14,696
Dolores	6,037	11,312
Douglas	5,549	14,696
Eagle	6,835	13,782
El Paso	5,271	13,117
Elbert	5,549	14,696
Garfield	6,835	13,782
Gilpin	5,549	14,696
Grand	6,037	11,312
Gunnison	6,037	11,312
Hinsdale	6,037	11,312
Jackson	6,037	11,312
Jefferson	5,549	14,696

La Plata	6,037	11,312
Lake	6,037	11,312
Larimer	5,922	14,586
Logan	5,729	13,558
Mesa	5,615	15,065
Moffat	6,037	11,312
Montezuma	6,037	11,312
Montrose	6,037	11,312
Morgan	5,729	13,558
Ouray	6,037	11,312
Park	5,549	14,696
Phillips	5,729	13,558
Pitkin	6,835	13,782
Pueblo	5,869	16,180
Rio Blanco	6,037	11,312
Routt	6,037	11,312
San Juan	6,037	11,312
San Miguel	6,037	11,312
Sedgwick	5,729	13,558
Summit	6,835	13,782
Teller	5,271	13,117
Washington	5,729	13,558
Weld	4,904	11,312
Yuma	5,729	13,558
All others	5,948	11,790

Connecticut

County	Employee-Only	Dependent, Family, etc.
Fairfield	6,751	17,276
Hartford	6,515	16,469
Litchfield	6,230	14,767
Middlesex	7,512	17,315
New Haven	6,483	16,680
New London	6,262	16,802
Tolland	5,969	13,472
Windham	6,197	15,461

Delaware

County	Employee-Only	Dependent, Family, etc.
All	6,687	15,144

District of Columbia

County	Employee-Only	Dependent, Family, etc.
All	6,308	16,296

Florida

County	Employee-Only	Dependent, Family, etc.
Alachua	4,959	13,119
Baker	6,383	13,161

Bay	5,389	12,529
Bradford	5,520	12,888
Brevard	5,506	13,929
Broward	5,538	13,957
Calhoun	5,664	12,472
Charlotte	7,343	16,691
Citrus	5,839	12,068
Clay	5,171	14,138
Collier	4,970	11,325
Columbia	7,343	15,886
DeSoto	5,592	13,605
Dixie	4,688	10,764
Duval	5,577	12,623
Escambia	6,280	11,434
Flagler	7,262	13,921
Franklin	5,709	13,409
Gadsden	4,726	12,315
Gilchrist	5,417	12,384
Glades	5,956	15,746
Gulf	7,343	14,712
Hamilton	5,674	12,538
Hardee	6,213	10,764
Hendry	7,192	16,691
Hernando	6,439	13,344
Highlands	6,162	16,691
Hillsborough	5,295	12,812
Holmes	5,675	13,099
Indian River	4,709	10,764
Jackson	4,688	10,764
Jefferson	7,343	11,976
Lafayette	6,133	13,218
Lake	6,196	15,183
Lee	5,527	11,792
Leon	5,729	13,243
Levy	5,572	13,576
Liberty	5,815	13,830
Madison	7,343	14,973
Manatee	5,549	14,269
Marion	4,688	11,827
Martin	4,804	14,196
Miami-Dade	5,868	14,275
Monroe	7,343	16,691
Nassau	7,343	10,764
Okaloosa	5,688	16,691
Okeechobee	7,343	14,287
Orange	5,771	12,971
Osceola	5,333	16,691
Palm Beach	5,406	13,968
Pasco	5,838	15,076
Pinellas	5,691	12,922
Polk	6,065	12,854
Putnam	5,717	13,298
Santa Rosa	5,695	10,764

2014 Average Premium Tables

Sarasota	5,599	13,610
Seminole	5,278	12,539
St. Johns	5,455	14,706
St. Lucie	4,688	10,795
Sumter	5,510	13,947
Suwannee	4,688	12,125
Taylor	7,343	15,196
Union	5,740	12,755
Volusia	5,813	13,913
Wakulla	5,738	12,700
Walton	4,688	10,764
Washington	5,893	13,441

Georgia

County	Employee-Only	Dependent, Family, etc.
Appling	5,404	13,651
Atkinson	7,013	15,207
Bacon	4,793	10,050
Baker	6,760	14,015
Baldwin	7,347	15,568
Banks	5,006	12,227
Barrow	5,143	13,592
Ben Hill	6,606	13,433
Berrien	6,606	13,433
Bibb	6,078	13,604
Bleckley	6,078	13,604
Brantley	4,793	10,050
Brooks	6,606	13,433
Bryan	5,404	13,651
Bulloch	5,404	13,651
Burke	5,519	13,115
Calhoun	6,760	14,015
Camden	4,793	10,050
Candler	5,404	13,651
Carroll	6,004	15,568
Catoosa	6,001	13,579
Charlton	4,793	10,050
Chatham	5,404	13,651
Chattahoochee	5,010	12,095
Chattooga	7,310	14,312
Clarke	5,143	13,592
Clay	6,760	14,015
Clinch	6,606	13,433
Coffee	7,013	15,207
Colquitt	6,606	13,433
Columbia	5,519	13,115
Cook	6,606	13,433
Crawford	6,078	13,604
Crisp	6,760	14,015
Dade	6,001	13,579
Dawson	5,006	12,227
Decatur	6,606	13,433

Dodge	6,078	13,604
Dooly	6,078	13,604
Dougherty	6,760	14,015
Early	6,606	13,433
Echols	6,606	13,433
Effingham	5,404	13,651
Elbert	5,143	13,592
Emanuel	5,519	13,115
Evans	5,404	13,651
Fannin	5,651	10,312
Floyd	7,310	14,312
Franklin	5,006	12,227
Gilmer	7,310	14,312
Glascock	5,519	13,115
Glynn	4,793	10,050
Gordon	7,310	14,312
Grady	6,606	13,433
Greene	5,143	13,592
Habersham	5,006	12,227
Hall	5,006	12,227
Hancock	7,347	15,568
Haralson	6,004	15,568
Harris	5,010	12,095
Hart	5,006	12,227
Heard	6,004	15,568
Houston	6,078	13,604
Irwin	6,606	13,433
Jackson	5,143	13,592
Jeff Davis	7,013	15,207
Jefferson	5,519	13,115
Jenkins	5,519	13,115
Johnson	7,013	15,207
Jones	6,078	13,604
Lanier	6,606	13,433
Laurens	7,013	15,207
Lee	6,760	14,015
Liberty	5,404	13,651
Lincoln	5,519	13,115
Long	5,404	13,651
Lowndes	6,606	13,433
Lumpkin	5,006	12,227
Macon	5,010	12,095
Madison	5,143	13,592
Marion	5,010	12,095
McDuffie	5,519	13,115
McIntosh	4,793	10,050
Meriwether	5,010	12,095
Miller	6,606	13,433
Mitchell	6,760	14,015
Monroe	6,078	13,604
Montgomery	7,013	15,207
Morgan	5,143	13,592
Murray	5,651	10,312

Muscogee	5,010	12,095
Oconee	5,143	13,592
Oglethorpe	5,143	13,592
Peach	6,078	13,604
Pickens	7,310	14,312
Pierce	4,793	10,050
Polk	7,310	14,312
Pulaski	6,078	13,604
Putnam	6,078	13,604
Quitman	5,010	12,095
Rabun	5,006	12,227
Randolph	6,760	14,015
Richmond	5,519	13,115
Schley	6,760	14,015
Screven	5,404	13,651
Seminole	6,606	13,433
Stephens	5,006	12,227
Stewart	5,010	12,095
Sumter	6,760	14,015
Talbot	5,010	12,095
Taliaferro	5,519	13,115
Tattnall	5,404	13,651
Taylor	5,010	12,095
Telfair	7,013	15,207
Terrell	6,760	14,015
Thomas	6,606	13,433
Tift	6,606	13,433
Toombs	7,013	15,207
Towns	5,006	12,227
Treutlen	7,013	15,207
Troup	5,010	12,095
Turner	6,606	13,433
Twiggs	6,078	13,604
Union	5,006	12,227
Upson	5,010	12,095
Walker	6,001	13,579
Ware	4,793	10,050
Warren	5,519	13,115
Washington	7,347	15,568
Wayne	4,793	10,050
Webster	5,010	12,095
Wheeler	7,013	15,207
White	5,006	12,227
Whitfield	5,651	10,312
Wilcox	6,078	13,604
Wilkes	5,519	13,115
Wilkinson	7,347	15,568
Worth	6,760	14,015
All others	5,509	12,345

Hawaii

County	Employee-Only	Dependent, Family, etc.
All	5,350	13,134

Idaho

County	Employee-Only	Dependent, Family, etc.
Ada	4,941	10,762
Adams	4,616	10,303
Benewah	4,973	11,356
Blaine	4,881	10,556
Boise	4,616	10,303
Bonner	4,973	11,356
Bonneville	5,001	10,433
Boundary	4,973	11,356
Camas	4,881	10,556
Canyon	4,616	10,303
Cassia	4,881	10,556
Clark	5,001	10,433
Clearwater	4,990	12,146
Elmore	4,616	10,303
Fremont	5,001	10,433
Gem	4,616	10,303
Gooding	4,881	10,556
Idaho	4,990	12,146
Jefferson	5,001	10,433
Jerome	4,881	10,556
Kootenai	4,973	11,356
Latah	4,973	11,356
Lemhi	5,001	10,433
Lewis	4,990	12,146
Lincoln	4,881	10,556
Madison	5,001	10,433
Minidoka	4,881	10,556
Nez Perce	4,990	12,146
Owyhee	4,616	10,303
Payette	4,616	10,303
Shoshone	4,973	11,356
Teton	5,001	10,433
Twin Falls	4,881	10,556
Valley	4,616	10,303
Washington	4,616	10,303
All others	4,785	9,872

Illinois

County	Employee-Only	Dependent, Family, etc.
Adams	5,674	13,443
Bond	5,035	12,812
Boone	5,686	14,828
Brown	5,674	13,443
Bureau	5,035	14,246

Calhoun	5,035	12,812
Carroll	5,686	14,828
Cass	5,674	13,443
Champaign	6,075	13,022
Christian	5,674	13,443
Clark	6,075	13,022
Clinton	5,035	12,812
Coles	6,075	13,022
Cook	6,083	15,601
Cumberland	6,075	13,022
DeKalb	5,686	14,828
DeWitt	5,756	16,177
Douglas	6,075	13,022
DuPage	6,120	16,452
Edgar	6,075	13,022
Ford	6,075	13,022
Fulton	6,018	15,041
Greene	5,035	12,812
Grundy	6,591	16,476
Hancock	5,035	14,246
Henderson	5,035	14,246
Henry	5,035	14,246
Iroquois	6,075	13,022
Jersey	5,035	12,812
Jo Daviess	5,686	14,828
Kane	6,120	16,452
Kankakee	6,591	16,476
Kendall	6,591	16,476
Knox	6,018	15,041
Lake	5,607	15,720
LaSalle	6,018	15,041
Lee	5,686	14,828
Livingston	5,756	16,177
Logan	5,674	13,443
Macon	5,674	13,443
Macoupin	5,035	12,812
Madison	6,424	12,616
Marshall	6,018	15,041
Mason	5,674	13,443
McDonough	6,018	15,041
McHenry	5,607	15,720
McLean	5,756	16,177
Menard	5,674	13,443
Mercer	5,035	14,246
Monroe	6,424	12,616
Montgomery	5,035	12,812
Morgan	5,674	13,443
Moultrie	5,674	13,443
Ogle	5,686	14,828
Peoria	6,018	15,041
Piatt	6,075	13,022
Pike	5,674	13,443
Putnam	6,018	15,041

Randolph	5,035	12,812
Rock Island	5,035	14,246
Sangamon	5,674	13,443
Schuyler	5,674	13,443
Scott	5,674	13,443
Shelby	5,674	13,443
St. Clair	6,424	12,616
Stark	6,018	15,041
Stephenson	5,686	14,828
Tazewell	6,018	15,041
Vermilion	6,075	13,022
Warren	5,035	14,246
Washington	5,035	12,812
Whiteside	5,035	14,246
Will	6,591	16,476
Winnebago	5,686	14,828
Woodford	6,018	15,041
All others	6,093	15,443

Indiana

County	Employee-Only	Dependent, Family, etc.
Allen	6,473	13,019
Bartholomew	6,234	13,663
Benton	5,953	15,753
Blackford	7,200	12,650
Boone	6,468	14,781
Brown	6,038	12,514
Carroll	6,636	15,781
Cass	6,656	14,205
Clark	6,234	11,627
Clay	7,068	15,826
Clinton	6,636	15,781
Crawford	6,234	11,627
Daviess	6,644	14,609
Dearborn	4,980	16,399
Decatur	6,234	13,663
Delaware	7,200	12,650
Dubois	6,644	14,609
Elkhart	6,547	12,088
Fayette	4,956	13,366
Floyd	6,234	11,627
Fountain	6,636	15,781
Franklin	4,980	16,399
Fulton	6,656	14,205
Gibson	7,329	16,184
Grant	7,200	12,650
Greene	6,644	14,609
Hamilton	6,468	14,781
Hancock	4,956	13,366
Harrison	6,234	11,627
Hendricks	6,468	14,781
Henry	4,956	13,366

2014 Average Premium Tables

Howard	6,656	14,205
Jackson	6,234	13,663
Jasper	5,953	15,753
Jay	7,200	12,650
Jefferson	6,234	11,627
Jennings	6,234	13,663
Johnson	6,038	12,514
Knox	6,644	14,609
Kosciusko	6,547	12,088
Lake	6,722	14,249
LaPorte	6,722	14,249
Lawrence	6,038	12,514
Madison	4,956	13,366
Marion	6,468	14,781
Marshall	6,547	12,088
Martin	6,644	14,609
Miami	6,656	14,205
Monroe	6,038	12,514
Montgomery	6,636	15,781
Morgan	6,468	14,781
Newton	5,953	15,753
Ohio	4,980	16,399
Orange	6,644	14,609
Owen	6,038	12,514
Parke	7,068	15,826
Perry	6,644	14,609
Pike	6,644	14,609
Porter	6,722	14,249
Posey	7,329	16,184
Pulaski	6,656	14,205
Putnam	6,636	15,781
Randolph	7,200	12,650
Ripley	4,980	16,399
Rush	6,234	13,663
Scott	6,234	11,627
Shelby	6,468	14,781
Spencer	6,644	14,609
St. Joseph	6,547	12,088
Starke	6,547	12,088
Sullivan	7,068	15,826
Switzerland	4,980	16,399
Tippecanoe	6,636	15,781
Tipton	6,636	15,781
Union	4,956	13,366
Vanderburgh	7,329	16,184
Vermillion	7,068	15,826
Vigo	7,068	15,826
Warren	5,953	15,753
Warrick	7,329	16,184
Washington	6,234	11,627
Wayne	4,956	13,366
White	5,953	15,753
All others	6,310	14,388

Iowa

County	Employee-Only	Dependent, Family, etc.
Adair	6,223	14,249
Adams	6,223	14,249
Allamakee	5,136	12,926
Audubon	6,223	14,249
Benton	5,217	12,908
Black Hawk	5,217	12,908
Boone	5,316	11,944
Bremer	5,136	12,926
Buchanan	5,217	12,908
Buena Vista	5,050	13,381
Butler	5,136	12,926
Calhoun	5,316	11,944
Carroll	5,316	11,944
Cass	6,223	14,249
Cedar	5,217	12,908
Cerro Gordo	5,136	12,926
Cherokee	5,050	13,381
Chickasaw	5,136	12,926
Clarke	6,223	14,249
Clay	5,050	13,381
Clayton	5,217	12,908
Clinton	5,217	12,908
Crawford	5,050	13,381
Dallas	5,439	11,993
Decatur	6,223	14,249
Delaware	5,217	12,908
Dickinson	5,050	13,381
Dubuque	5,217	12,908
Emmet	5,136	12,926
Fayette	5,136	12,926
Floyd	5,136	12,926
Franklin	5,136	12,926
Fremont	6,223	14,249
Greene	5,316	11,944
Grundy	5,316	11,944
Guthrie	6,223	14,249
Hamilton	5,316	11,944
Hancock	5,136	12,926
Hardin	5,316	11,944
Harrison	6,223	14,249
Howard	5,136	12,926
Humboldt	5,136	12,926
Ida	5,050	13,381
Iowa	5,217	12,908
Jackson	5,217	12,908
Jasper	5,439	11,993
Johnson	5,217	12,908
Jones	5,217	12,908
Kossuth	5,136	12,926
Linn	5,217	12,908

Lyon	5,050	13,381
Madison	5,439	11,993
Marion	5,439	11,993
Marshall	5,316	11,944
Mills	6,223	14,249
Mitchell	5,136	12,926
Monona	5,050	13,381
Montgomery	6,223	14,249
O'Brien	5,050	13,381
Osceola	5,050	13,381
Page	6,223	14,249
Palo Alto	5,050	13,381
Plymouth	5,050	13,381
Pocahontas	5,050	13,381
Polk	5,439	11,993
Pottawattamie	6,223	14,249
Poweshiek	5,316	11,944
Ringgold	6,223	14,249
Sac	5,050	13,381
Scott	5,217	12,908
Shelby	6,223	14,249
Sioux	5,050	13,381
Story	5,316	11,944
Tama	5,316	11,944
Taylor	6,223	14,249
Union	6,223	14,249
Warren	5,439	11,993
Webster	5,316	11,944
Winnebago	5,136	12,926
Winneshiek	5,136	12,926
Woodbury	5,050	13,381
Worth	5,136	12,926
Wright	5,136	12,926
All others	5,160	12,428

Kansas

County	Employee-Only	Dependent, Family, etc.
Allen	4,959	14,837
Anderson	5,719	12,852
Atchison	5,719	12,852
Barber	6,442	13,174
Bourbon	4,959	14,837
Brown	5,719	12,852
Butler	5,306	12,316
Chase	5,306	12,316
Chautauqua	5,306	12,316
Cherokee	4,959	14,837
Clark	6,442	13,174
Clay	4,707	11,507
Cloud	4,707	11,507
Coffey	5,719	12,852
Comanche	6,442	13,174

Cowley	5,306	12,316
Crawford	4,959	14,837
Dickinson	4,707	11,507
Doniphan	5,719	12,852
Douglas	5,719	12,852
Edwards	6,442	13,174
Elk	5,306	12,316
Ellsworth	4,707	11,507
Finney	6,442	13,174
Ford	6,442	13,174
Franklin	5,719	12,852
Geary	4,707	11,507
Grant	6,442	13,174
Gray	6,442	13,174
Greenwood	5,306	12,316
Hamilton	6,442	13,174
Harper	5,306	12,316
Harvey	5,306	12,316
Haskell	6,442	13,174
Hodgeman	6,442	13,174
Jackson	5,719	12,852
Jefferson	5,719	12,852
Jewell	4,707	11,507
Johnson	5,981	13,407
Kearny	6,442	13,174
Kingman	5,306	12,316
Kiowa	6,442	13,174
Labette	4,959	14,837
Leavenworth	5,981	13,407
Lincoln	4,707	11,507
Linn	5,719	12,852
Lyon	5,719	12,852
Marion	5,306	12,316
Marshall	5,719	12,852
McPherson	5,306	12,316
Meade	6,442	13,174
Miami	5,981	13,407
Mitchell	4,707	11,507
Montgomery	5,306	12,316
Morris	4,707	11,507
Morton	6,442	13,174
Nemaha	5,719	12,852
Neosho	4,959	14,837
Osage	5,719	12,852
Ottawa	4,707	11,507
Pawnee	6,442	13,174
Pottawatomie	5,719	12,852
Pratt	6,442	13,174
Reno	5,306	12,316
Republic	4,707	11,507
Rice	5,306	12,316
Riley	4,707	11,507
Saline	4,707	11,507

Sedgwick	5,306	12,316
Seward	6,442	13,174
Shawnee	5,719	12,852
Stafford	6,442	13,174
Stanton	6,442	13,174
Stevens	6,442	13,174
Sumner	5,306	12,316
Wabaunsee	5,719	12,852
Washington	4,707	11,507
Wilson	5,306	12,316
Woodson	4,959	14,837
Wyandotte	5,981	13,407
All others	5,426	13,502

Kentucky

County	Employee-Only	Dependent, Family, etc.
Adair	5,013	11,492
Allen	5,013	11,492
Ballard	5,431	14,901
Barren	5,013	11,492
Bath	5,672	15,079
Bell	5,398	12,544
Boone	5,653	12,266
Boyd	5,672	15,079
Bracken	5,672	15,079
Breathitt	5,398	12,544
Breckinridge	4,774	11,145
Bullitt	4,774	11,145
Butler	5,013	11,492
Caldwell	5,431	14,901
Calloway	5,431	14,901
Campbell	5,653	12,266
Carlisle	5,431	14,901
Carroll	4,774	11,145
Carter	5,672	15,079
Casey	5,013	11,492
Christian	5,846	13,142
Clay	5,398	12,544
Clinton	5,013	11,492
Crittenden	5,431	14,901
Cumberland	5,013	11,492
Daviess	5,846	13,142
Edmonson	5,013	11,492
Elliott	5,672	15,079
Fleming	5,672	15,079
Floyd	5,398	12,544
Fulton	5,431	14,901
Gallatin	5,653	12,266
Grant	5,653	12,266
Graves	5,431	14,901
Grayson	4,774	11,145
Green	5,013	11,492

Greenup	5,672	15,079
Hancock	5,846	13,142
Hardin	4,774	11,145
Harlan	5,398	12,544
Hart	5,013	11,492
Henderson	5,846	13,142
Henry	4,774	11,145
Hickman	5,431	14,901
Hopkins	5,846	13,142
Jefferson	4,774	11,145
Johnson	5,398	12,544
Kenton	5,653	12,266
Knott	5,398	12,544
Knox	5,398	12,544
LaRue	4,774	11,145
Laurel	5,398	12,544
Lawrence	5,672	15,079
Lee	5,398	12,544
Leslie	5,398	12,544
Letcher	5,398	12,544
Lewis	5,672	15,079
Livingston	5,431	14,901
Logan	5,013	11,492
Lyon	5,431	14,901
Magoffin	5,398	12,544
Marion	4,774	11,145
Marshall	5,431	14,901
Martin	5,398	12,544
Mason	5,672	15,079
McCracken	5,431	14,901
McCreary	5,013	11,492
McLean	5,846	13,142
Meade	4,774	11,145
Menifee	5,672	15,079
Metcalfe	5,013	11,492
Monroe	5,013	11,492
Morgan	5,672	15,079
Muhlenberg	5,846	13,142
Nelson	4,774	11,145
Ohio	5,846	13,142
Oldham	4,774	11,145
Owsley	5,398	12,544
Pendleton	5,653	12,266
Perry	5,398	12,544
Pike	5,398	12,544
Pulaski	5,013	11,492
Robertson	5,672	15,079
Rowan	5,672	15,079
Russell	5,013	11,492
Shelby	4,774	11,145
Simpson	5,013	11,492
Spencer	4,774	11,145
Taylor	5,013	11,492

2014 Average Premium Tables

Todd	5,846	13,142
Trigg	5,846	13,142
Trimble	4,774	11,145
Union	5,846	13,142
Warren	5,013	11,492
Washington	4,774	11,145
Wayne	5,013	11,492
Webster	5,846	13,142
Whitley	5,398	12,544
Wolfe	5,398	12,544
All others	5,412	11,704

Louisiana

Parish	Employee-Only	Dependent, Family, etc.
Acadia	5,292	12,926
Allen	5,514	14,333
Ascension	5,052	12,457
Assumption	5,811	12,315
Avoyelles	5,319	12,545
Beauregard	5,514	14,333
Bienville	5,618	13,017
Bossier	5,618	13,017
Caddo	5,618	13,017
Calcasieu	5,514	14,333
Cameron	5,514	14,333
Catahoula	5,319	12,545
Claiborne	5,618	13,017
Concordia	5,319	12,545
DeSoto	5,618	13,017
East Baton Rouge	5,052	12,457
East Feliciana	5,052	12,457
Evangeline	5,292	12,926
Grant	5,319	12,545
Iberia	5,292	12,926
Iberville	5,052	12,457
Jefferson	5,658	13,925
Jefferson Davis	5,514	14,333
Lafayette	5,292	12,926
Lafourche	5,811	12,315
LaSalle	5,319	12,545
Livingston	5,052	12,457
Natchitoches	5,618	13,017
Orleans	5,658	13,925
Plaquemines	5,658	13,925
Pointe Coupee	5,052	12,457
Rapides	5,319	12,545
Red River	5,618	13,017
Sabine	5,618	13,017
St. Bernard	5,658	13,925
St. Charles	5,658	13,925
St. Helena	5,052	12,457
St. James	5,658	13,925

St. John Baptist	5,658	13,925
St. Landry	5,292	12,926
St. Martin	5,292	12,926
St. Mary	5,292	12,926
St. Tammany	5,658	13,925
Tangipahoa	5,052	12,457
Terrebonne	5,811	12,315
Vermilion	5,292	12,926
Vernon	5,319	12,545
Washington	5,052	12,457
Webster	5,618	13,017
West Baton Rouge	5,052	12,457
West Feliciana	5,052	12,457
Winn	5,319	12,545
All others	6,345	13,393

Dukes	8,289	19,108
Essex	7,053	17,165
Middlesex	6,929	17,484
Nantucket	8,289	19,108
Norfolk	6,929	17,484
Plymouth	6,835	17,600
Suffolk	6,929	17,484
Worcester	6,662	16,670
All others	6,394	14,993

Michigan

County	Employee-Only	Dependent, Family, etc.
Alcona	5,307	13,644
Allegan	5,731	11,668
Alpena	5,307	13,644
Antrim	4,661	12,997
Arenac	4,661	11,813
Barry	5,731	11,668
Bay	4,661	11,813
Benzie	4,661	12,997
Berrien	5,759	15,577
Branch	4,956	13,615
Calhoun	4,956	13,615
Cass	5,759	15,577
Charlevoix	4,661	12,997
Cheboygan	5,307	13,644
Chippewa	5,307	13,644
Clare	4,944	14,007
Clinton	5,289	13,946
Crawford	5,307	13,644
Eaton	5,289	13,946
Emmet	4,661	12,997
Genesee	5,197	13,592
Gladwin	4,944	14,007
Grand Traverse	4,661	12,997
Gratiot	4,661	11,813
Hillsdale	5,289	13,946
Huron	7,003	14,918
Ingham	5,289	13,946
Ionia	5,297	13,192
Iosco	5,307	13,644
Isabella	4,944	14,007
Jackson	5,289	13,946
Kalamazoo	4,956	13,615
Kalkaska	4,661	12,997
Kent	5,297	13,192
Lake	5,297	13,192
Lapeer	5,197	13,592
Leelanau	4,661	12,997
Lenawee	5,904	14,471
Livingston	5,904	14,471
Mackinac	5,307	13,644

Maine

County	Employee-Only	Dependent, Family, etc.
Aroostook	5,903	13,650
Cumberland	5,428	12,862
Hancock	5,903	13,650
Kennebec	5,815	13,529
Knox	5,815	13,529
Lincoln	5,815	13,529
Oxford	5,815	13,529
Sagadahoc	5,428	12,862
Washington	5,903	13,650
York	5,428	12,862
All others	5,623	12,895

Maryland

County	Employee-Only	Dependent, Family, etc.
Allegany	5,702	12,712
Anne Arundel	5,928	14,043
Baltimore	5,928	14,043
Baltimore City	5,928	14,043
Carroll	5,702	12,712
Frederick	5,702	12,712
Garrett	5,702	12,712
Harford	5,928	14,043
Howard	5,928	14,043
Montgomery	6,065	15,108
Prince George's	6,065	15,108
Washington	5,702	12,712
All others	5,712	12,184

Massachusetts

County	Employee-Only	Dependent, Family, etc.
Barnstable	8,289	19,108
Bristol	6,835	17,600

2014 Average Premium Tables

Macomb	6,089	15,404
Manistee	4,661	12,997
Mason	5,297	13,192
Mecosta	5,297	13,192
Midland	4,944	14,007
Missaukee	4,661	12,997
Monroe	5,511	15,247
Montcalm	5,297	13,192
Montmorency	5,307	13,644
Muskegon	5,297	13,192
Newaygo	5,297	13,192
Oakland	6,089	15,404
Oceana	5,297	13,192
Ogemaw	5,307	13,644
Osceola	5,297	13,192
Oscoda	5,307	13,644
Otsego	5,307	13,644
Ottawa	5,297	13,192
Presque Isle	5,307	13,644
Roscommon	5,307	13,644
Saginaw	4,661	11,813
Sanilac	7,003	14,918
Shiawassee	5,197	13,592
St. Clair	6,530	14,595
St. Joseph	5,759	15,577
Tuscola	7,003	14,918
Van Buren	5,759	15,577
Washtenaw	5,904	14,471
Wayne	5,511	15,247
Wexford	4,661	12,997
All others	6,028	14,394

Minnesota

County	Employee-Only	Dependent, Family, etc.
Anoka	5,683	14,394
Becker	5,692	13,208
Benton	5,683	14,394
Big Stone	5,366	13,472
Blue Earth	5,494	12,333
Brown	5,293	13,881
Carlton	5,673	13,187
Carver	5,683	14,394
Chippewa	5,366	13,472
Clay	5,692	13,208
Clearwater	5,916	16,086
Cook	5,673	13,187
Cottonwood	5,293	13,881
Dakota	5,683	14,394
Dodge	5,934	13,250
Douglas	5,692	13,208
Faribault	5,494	12,333
Fillmore	5,934	13,250

Freeborn	5,934	13,250
Goodhue	5,934	13,250
Grant	5,692	13,208
Hennepin	5,683	14,394
Houston	5,934	13,250
Itasca	5,673	13,187
Jackson	5,293	13,881
Kandiyohi	5,366	13,472
Kittson	5,916	16,086
Koochiching	5,673	13,187
Lac qui Parle	5,366	13,472
Lake	5,673	13,187
Lake of the Woods	5,673	13,187
Le Sueur	5,494	12,333
Lincoln	5,293	13,881
Lyon	5,366	13,472
Mahnomen	5,916	16,086
Marshall	5,916	16,086
Martin	5,494	12,333
McLeod	5,366	13,472
Meeker	5,366	13,472
Mower	5,934	13,250
Murray	5,293	13,881
Nicollet	5,494	12,333
Nobles	5,293	13,881
Norman	5,916	16,086
Olmsted	5,934	13,250
Otter Tail	5,692	13,208
Pennington	5,916	16,086
Pipestone	5,293	13,881
Polk	5,916	16,086
Pope	5,692	13,208
Ramsey	5,683	14,394
Red Lake	5,916	16,086
Redwood	5,293	13,881
Renville	5,366	13,472
Rice	5,494	12,333
Rock	5,293	13,881
Scott	5,683	14,394
Sherburne	5,683	14,394
Sibley	5,366	13,472
St. Louis	5,673	13,187
Stearns	5,683	14,394
Steele	5,934	13,250
Stevens	5,692	13,208
Swift	5,366	13,472
Traverse	5,692	13,208
Wabasha	5,934	13,250
Waseca	5,494	12,333
Washington	5,683	14,394
Watonwan	5,494	12,333
Wilkin	5,692	13,208
Winona	5,934	13,250

Wright	5,683	14,394
Yellow Medicine	5,366	13,472
All others	5,406	13,519

Mississippi

County	Employee-Only	Dependent, Family, etc.
Benton	5,254	11,894
Copiah	5,186	12,390
DeSoto	4,994	12,184
Forrest	4,824	11,110
George	5,310	11,975
Greene	4,824	11,110
Hancock	5,310	11,975
Harrison	5,310	11,975
Hinds	5,186	12,390
Itawamba	5,254	11,894
Jackson	5,310	11,975
Jones	4,824	11,110
Lamar	4,824	11,110
Lee	5,254	11,894
Madison	5,186	12,390
Marshall	4,994	12,184
Pearl River	4,824	11,110
Perry	4,824	11,110
Pontotoc	5,254	11,894
Rankin	5,186	12,390
Simpson	5,186	12,390
Stone	5,310	11,975
Tate	4,994	12,184
Tippah	5,254	11,894
Tunica	4,994	12,184
Union	5,254	11,894
Warren	5,186	12,390
All others	5,375	11,758

Missouri

County	Employee-Only	Dependent, Family, etc.
Adair	6,905	11,322
Audrain	6,016	13,648
Barry	5,334	12,046
Barton	5,676	11,488
Bates	5,855	12,971
Benton	5,855	12,971
Bollinger	6,757	12,675
Boone	6,016	13,648
Butler	6,757	12,675
Callaway	6,016	13,648
Camden	6,016	13,648
Cape Girardeau	6,757	12,675
Carter	5,787	11,576
Cass	5,861	13,513

2014 Average Premium Tables

Cedar	5,334	12,046
Chariton	6,016	13,648
Christian	5,334	12,046
Clark	6,905	11,322
Clay	5,861	13,513
Cole	6,016	13,648
Cooper	6,016	13,648
Crawford	5,787	11,576
Dade	5,334	12,046
Dallas	5,334	12,046
Dent	5,787	11,576
Douglas	5,334	12,046
Dunklin	6,757	12,675
Franklin	5,641	12,596
Gasconade	6,016	13,648
Greene	5,334	12,046
Henry	5,855	12,971
Hickory	5,334	12,046
Howard	6,016	13,648
Howell	5,787	11,576
Iron	5,787	11,576
Jackson	5,861	13,513
Jasper	5,676	11,488
Jefferson	5,641	12,596
Johnson	5,855	12,971
Knox	6,905	11,322
Laclede	5,334	12,046
Lafayette	5,855	12,971
Lawrence	5,334	12,046
Lewis	6,905	11,322
Lincoln	5,641	12,596
Linn	6,905	11,322
Macon	6,905	11,322
Madison	6,757	12,675
Maries	6,016	13,648
Marion	6,905	11,322
McDonald	5,676	11,488
Miller	6,016	13,648
Mississippi	6,757	12,675
Moniteau	6,016	13,648
Monroe	6,016	13,648
Montgomery	6,016	13,648
Morgan	6,016	13,648
New Madrid	6,757	12,675
Newton	5,676	11,488
Oregon	5,787	11,576
Osage	6,016	13,648
Ozark	5,334	12,046
Pemiscot	6,757	12,675
Perry	6,757	12,675
Pettis	5,855	12,971
Phelps	5,787	11,576
Pike	6,905	11,322

Platte	5,861	13,513
Polk	5,334	12,046
Pulaski	5,787	11,576
Putnam	6,905	11,322
Ralls	6,905	11,322
Randolph	6,016	13,648
Reynolds	5,787	11,576
Ripley	5,787	11,576
Saline	5,855	12,971
Schuylerville	6,905	11,322
Scotland	6,905	11,322
Scott	6,757	12,675
Shannon	5,787	11,576
Shelby	6,905	11,322
St. Charles	5,641	12,596
St. Clair	5,855	12,971
St. Francois	5,641	12,596
St. Louis	5,641	12,596
St. Louis City	5,641	12,596
Ste. Genevieve	5,641	12,596
Stoddard	6,757	12,675
Stone	5,334	12,046
Sullivan	6,905	11,322
Taney	5,334	12,046
Texas	5,787	11,576
Vernon	5,855	12,971
Warren	5,641	12,596
Washington	5,641	12,596
Wayne	6,757	12,675
Webster	5,334	12,046
Wright	5,334	12,046
All others	6,295	13,012

Yellowstone	5,842	12,450
All others	6,649	14,207

Nebraska

County	Employee-Only	Dependent, Family, etc.
Arthur	6,243	13,904
Banner	6,243	13,904
Box Butte	6,243	13,904
Brown	6,243	13,904
Burt	5,428	13,232
Cass	5,428	13,232
Chase	6,243	13,904
Cherry	6,243	13,904
Cheyenne	6,243	13,904
Dawes	6,243	13,904
Deuel	6,243	13,904
Dodge	5,428	13,232
Douglas	5,428	13,232
Dundy	6,243	13,904
Fillmore	5,450	14,446
Frontier	6,243	13,904
Gage	5,450	14,446
Garden	6,243	13,904
Grant	6,243	13,904
Hayes	6,243	13,904
Hitchcock	6,243	13,904
Hooker	6,243	13,904
Jefferson	5,450	14,446
Johnson	5,450	14,446
Keith	6,243	13,904
Kimball	6,243	13,904
Lancaster	5,450	14,446
Lincoln	6,243	13,904
Logan	6,243	13,904
McPherson	6,243	13,904
Morrill	6,243	13,904
Nemaha	5,450	14,446
Otoe	5,450	14,446
Pawnee	5,450	14,446
Perkins	6,243	13,904
Red Willow	6,243	13,904
Richardson	5,450	14,446
Saline	5,450	14,446
Sarpy	5,428	13,232
Saunders	5,428	13,232
Scotts Bluff	6,243	13,904
Seward	5,450	14,446
Sheridan	6,243	13,904
Sioux	6,243	13,904
Thayer	5,450	14,446
Thomas	6,243	13,904
Thurston	5,428	13,232

Montana

County	Employee-Only	Dependent, Family, etc.
Broadwater	5,977	12,806
Carbon	5,842	12,450
Cascade	5,977	12,806
Chouteau	5,977	12,806
Deer Lodge	5,977	12,806
Flathead	5,758	12,327
Gallatin	5,977	12,806
Jefferson	5,977	12,806
Judith Basin	5,977	12,806
Lake	5,758	12,327
Lewis and Clark	5,977	12,806
Missoula	5,758	12,327
Musselshell	5,842	12,450
Silver Bow	5,977	12,806
Stillwater	5,842	12,450
Sweet Grass	5,842	12,450
Teton	5,977	12,806

Washington	5,428	13,232
York	5,450	14,446
All others	5,477	12,370

Nevada

County	Employee-Only	Dependent, Family, etc.
Carson City	5,674	12,630
Clark	5,410	11,713
Douglas	5,674	12,630
Lyon	5,674	12,630
Nye	5,410	11,713
Storey	5,674	12,630
Washoe	6,052	13,487
All others	6,177	14,799

New Hampshire

County	Employee-Only	Dependent, Family, etc.
All	6,972	15,367

New Jersey

County	Employee-Only	Dependent, Family, etc.
All	6,550	15,689

New Mexico

County	Employee-Only	Dependent, Family, etc.
Bernalillo	5,453	13,111
Dona Ana	6,185	11,736
San Juan	6,051	12,922
Sandoval	5,453	13,111
Santa Fe	5,383	13,165
Torrance	5,453	13,111
Valencia	5,453	13,111
All others	5,891	14,071

New York

County	Employee-Only	Dependent, Family, etc.
Albany	6,147	13,853
Allegany	5,224	13,440
Bronx	6,884	17,754
Broome	5,910	14,369
Cattaraugus	5,224	13,440
Cayuga	5,910	14,369
Chautauqua	5,224	13,440
Chemung	5,910	14,369
Columbia	6,147	13,853
Cortland	5,910	14,369
Delaware	5,930	14,849
Dutchess	5,930	14,849
Erie	5,224	13,440

Fulton	6,147	13,853
Genesee	5,224	13,440
Greene	6,147	13,853
Kings	6,884	17,754
Livingston	5,224	12,563
Monroe	5,224	12,563
Montgomery	6,147	13,853
Nassau	6,598	16,593
New York	6,884	17,754
Niagara	5,224	13,440
Onondaga	5,910	14,369
Ontario	5,224	12,563
Orange	5,930	14,849
Orleans	5,224	13,440
Putnam	5,930	14,849
Queens	6,884	17,754
Rensselaer	6,147	13,853
Richmond	6,884	17,754
Rockland	6,884	17,754
Saratoga	6,147	13,853
Schenectady	6,147	13,853
Schoharie	6,147	13,853
Schuyler	5,910	14,369
Seneca	5,224	12,563
Steuben	5,910	14,369
Suffolk	6,598	16,593
Sullivan	5,930	14,849
Tioga	5,910	14,369
Tompkins	5,910	14,369
Ulster	5,930	14,849
Warren	6,147	13,853
Washington	6,147	13,853
Wayne	5,224	12,563
Westchester	6,884	17,754
Wyoming	5,224	13,440
Yates	5,224	12,563
All others	5,913	13,952

North Carolina

County	Employee-Only	Dependent, Family, etc.
Alamance	6,092	11,510
Alexander	5,448	13,437
Alleghany	6,854	14,109
Anson	5,120	13,039
Ashe	6,854	14,109
Beaufort	5,027	10,179
Bertie	5,933	14,408
Bladen	4,964	11,851
Brunswick	6,034	12,843
Burke	5,448	13,437
Cabarrus	5,120	13,039
Caldwell	5,448	13,437

Camden	5,933	14,408
Carteret	5,027	10,179
Caswell	6,092	11,510
Catawba	5,448	13,437
Chatham	6,092	11,510
Chowan	5,933	14,408
Cleveland	5,299	11,917
Columbus	6,034	12,843
Craven	5,027	10,179
Cumberland	4,964	11,851
Currituck	5,933	14,408
Dare	5,027	10,179
Davidson	5,359	11,048
Davie	5,359	11,048
Duplin	6,034	12,843
Durham	6,092	11,510
Edgecombe	5,495	15,001
Forsyth	5,359	11,048
Franklin	5,711	13,334
Gaston	5,299	11,917
Gates	5,933	14,408
Granville	4,611	10,179
Greene	5,495	15,001
Guilford	5,526	11,938
Halifax	5,933	14,408
Harnett	4,964	11,851
Hertford	5,933	14,408
Hoke	4,964	11,851
Hyde	5,027	10,179
Iredell	5,448	13,437
Johnston	5,711	13,334
Jones	5,027	10,179
Lee	6,092	11,510
Lenoir	5,027	10,179
Lincoln	5,299	11,917
Martin	5,933	14,408
Mecklenburg	5,120	13,039
Montgomery	5,601	10,555
Moore	5,601	10,555
Nash	5,495	15,001
New Hanover	6,034	12,843
Northampton	5,933	14,408
Onslow	6,034	12,843
Orange	6,092	11,510
Pamlico	5,027	10,179
Pasquotank	5,933	14,408
Pender	6,034	12,843
Perquimans	5,933	14,408
Person	6,092	11,510
Pitt	5,495	15,001
Randolph	5,526	11,938
Richmond	4,964	11,851
Robeson	4,964	11,851

2014 Average Premium Tables

Rockingham	5,526	11,938
Rowan	5,120	13,039
Sampson	4,964	11,851
Scotland	4,964	11,851
Stanly	5,120	13,039
Stokes	5,359	11,048
Surry	5,359	11,048
Tyrrell	5,027	10,179
Union	5,120	13,039
Vance	4,611	10,179
Wake	5,711	13,334
Warren	4,611	10,179
Washington	5,027	10,179
Watauga	6,854	14,109
Wayne	5,495	15,001
Wilkes	6,854	14,109
Wilson	5,495	15,001
Yadkin	5,359	11,048
All others	5,226	11,636

North Dakota

County	Employee-Only	Dependent, Family, etc.
Burleigh	5,051	12,074
Cass	5,211	12,868
Grand Forks	5,271	12,758
Morton	5,051	12,074
All others	5,599	13,406

Ohio

County	Employee-Only	Dependent, Family, etc.
Adams	5,787	12,195
Allen	6,371	13,482
Ashland	5,516	12,743
Ashtabula	5,883	14,129
Athens	4,965	11,475
Auglaize	6,371	13,482
Brown	5,787	12,195
Butler	5,217	12,859
Carroll	6,243	14,351
Champaign	5,354	14,705
Clark	5,354	14,705
Clermont	5,787	12,195
Clinton	5,787	12,195
Columbiana	5,619	13,544
Crawford	6,082	12,029
Cuyahoga	5,883	14,129
Darke	5,354	14,705
Defiance	5,601	13,366
Delaware	5,955	13,491
Erie	6,160	13,882
Fairfield	5,955	13,491

Fayette	5,955	13,491
Franklin	5,955	13,491
Fulton	5,601	13,366
Gallia	6,782	15,996
Geauga	5,883	14,129
Greene	5,354	14,705
Hamilton	5,217	12,859
Hancock	6,371	13,482
Hardin	6,371	13,482
Henry	5,601	13,366
Highland	5,787	12,195
Hocking	4,965	11,475
Holmes	4,984	14,624
Huron	6,160	13,882
Jackson	6,782	15,996
Knox	5,955	13,491
Lake	5,883	14,129
Lawrence	6,782	15,996
Licking	5,955	13,491
Logan	5,955	13,491
Lorain	5,883	14,129
Lucas	5,601	13,366
Madison	5,955	13,491
Mahoning	5,619	13,544
Marion	6,782	12,005
Medina	5,516	12,743
Meigs	4,965	11,475
Mercer	6,371	13,482
Miami	5,354	14,705
Montgomery	5,354	14,705
Morrow	6,782	12,005
Ottawa	6,160	13,882
Paulding	6,371	13,482
Pickaway	5,955	13,491
Pike	6,782	15,996
Portage	5,516	12,743
Preble	5,354	14,705
Putnam	6,371	13,482
Richland	6,082	12,029
Ross	6,782	15,996
Sandusky	6,160	13,882
Scioto	6,782	15,996
Seneca	6,160	13,882
Shelby	5,354	14,705
Stark	6,243	14,351
Summit	5,516	12,743
Trumbull	5,619	13,544
Union	5,955	13,491
Van Wert	6,371	13,482
Vinton	6,782	15,996
Warren	5,217	12,859
Washington	4,965	11,475
Wayne	4,984	14,624

Williams	5,601	13,366
Wood	5,601	13,366
Wyandot	6,160	13,882
All others	6,430	15,996

Oklahoma

County	Employee-Only	Dependent, Family, etc.
Canadian	5,221	12,749
Cleveland	5,221	12,749
Comanche	5,428	12,812
Creek	5,177	12,466
Grady	5,221	12,749
Le Flore	5,036	9,737
Lincoln	5,221	12,749
Logan	5,221	12,749
McClain	5,221	12,749
Oklahoma	5,221	12,749
Omulgee	5,177	12,466
Osage	5,177	12,466
Pawnee	5,177	12,466
Rogers	5,177	12,466
Sequoyah	5,036	9,737
Tulsa	5,177	12,466
Wagoner	5,177	12,466
All others	5,082	12,944

Oregon

County	Employee-Only	Dependent, Family, etc.
Benton	5,231	13,279
Clackamas	5,457	13,145
Clatsop	6,407	13,600
Columbia	6,407	13,600
Coos	6,407	13,600
Curry	6,407	13,600
Deschutes	5,250	11,091
Douglas	5,659	11,948
Jackson	5,659	11,948
Josephine	5,659	11,948
Klamath	5,250	11,091
Lake	5,250	11,091
Lane	5,231	13,279
Lincoln	6,407	13,600
Linn	5,231	13,279
Marion	5,315	12,569
Multnomah	5,457	13,145
Polk	5,315	12,569
Tillamook	6,407	13,600
Washington	5,457	13,145
Yamhill	5,457	13,145
All others	5,630	12,071

Pennsylvania

County	Employee-Only	Dependent, Family, etc.
Adams	4,871	12,084
Allegheny	5,275	13,319
Armstrong	5,275	13,319
Beaver	5,275	13,319
Bedford	5,462	13,500
Berks	4,871	12,084
Blair	5,462	13,500
Bucks	6,217	15,217
Butler	5,275	13,319
Cambria	5,462	13,500
Cameron	5,335	13,479
Centre	5,396	12,449
Chester	6,217	15,217
Clarion	4,701	11,701
Clearfield	5,462	13,500
Columbia	5,396	12,449
Crawford	4,701	11,701
Cumberland	5,805	13,201
Dauphin	5,805	13,201
Delaware	6,217	15,217
Elk	5,335	13,479
Erie	4,701	11,701
Fayette	5,275	13,319
Forest	4,701	11,701
Franklin	5,805	13,201
Fulton	5,805	13,201
Greene	5,275	13,319
Huntingdon	5,462	13,500
Indiana	5,275	13,319
Jefferson	5,462	13,500
Juniata	5,805	13,201
Lancaster	4,871	12,084
Lawrence	5,275	13,319
Lebanon	5,805	13,201
Lehigh	5,396	12,449
McKean	4,701	11,701
Mercer	4,701	11,701
Mifflin	5,396	12,449
Montgomery	6,217	15,217
Montour	5,396	12,449
Northampton	5,396	12,449
Northumberland	5,396	12,449
Perry	5,805	13,201
Philadelphia	6,217	15,217
Potter	5,335	13,479
Schuylkill	5,396	12,449
Snyder	5,396	12,449
Somerset	5,462	13,500
Union	5,396	12,449
Venango	4,701	11,701

Warren	4,701	11,701
Washington	5,275	13,319
Westmoreland	5,275	13,319
York	4,871	12,084
All others	5,923	14,401

Rhode Island

County	Employee-Only	Dependent, Family, etc.
All	6,452	15,873

South Carolina

County	Employee-Only	Dependent, Family, etc.
Abbeville	6,404	15,699
Aiken	4,932	10,310
Allendale	5,637	13,500
Anderson	5,445	14,530
Bamberg	4,478	10,405
Barnwell	4,478	10,891
Beaufort	6,109	12,917
Berkeley	5,643	15,278
Calhoun	4,620	10,125
Charleston	5,561	13,261
Cherokee	5,861	10,125
Chester	6,301	14,963
Chesterfield	5,396	13,421
Clarendon	4,478	15,699
Colleton	5,593	11,600
Darlington	7,014	15,699
Dillon	5,803	12,069
Dorchester	5,560	11,531
Edgefield	4,478	11,887
Fairfield	5,672	13,872
Florence	5,341	14,863
Georgetown	5,001	14,402
Greenville	5,490	13,685
Greenwood	4,726	11,143
Hampton	6,458	13,680
Horry	5,811	12,122
Jasper	5,862	10,655
Kershaw	7,014	15,699
Lancaster	6,099	13,112
Laurens	5,768	12,117
Lee	5,409	13,077
Lexington	5,574	15,699
Marion	6,980	15,699
Marlboro	5,889	13,496
McCormick	7,014	15,699
Newberry	7,014	15,418
Oconee	7,014	14,945
Orangeburg	5,943	15,699
Pickens	5,243	12,148

Richland	5,468	15,050
Saluda	7,014	15,314
Spartanburg	4,890	12,805
Sumter	5,696	15,699
Union	4,478	10,125
Williamsburg	5,486	13,190
York	6,594	13,721

South Dakota

County	Employee-Only	Dependent, Family, etc.
Aurora	6,017	13,093
Beadle	6,136	13,965
Bon Homme	6,017	13,093
Brookings	6,136	13,965
Brown	6,136	13,965
Brule	6,017	13,093
Buffalo	6,017	13,093
Campbell	6,136	13,965
Charles Mix	6,017	13,093
Clark	6,136	13,965
Clay	5,713	14,228
Codington	6,136	13,965
Davison	6,017	13,093
Day	6,136	13,965
Deuel	6,136	13,965
Douglas	6,017	13,093
Edmunds	6,136	13,965
Faulk	6,136	13,965
Grant	6,136	13,965
Hamlin	6,136	13,965
Hand	6,017	13,093
Hanson	6,017	13,093
Hughes	6,017	13,093
Hutchinson	6,017	13,093
Hyde	6,017	13,093
Jerauld	6,017	13,093
Kingsbury	6,136	13,965
Lake	5,713	14,228
Lincoln	5,713	14,228
Marshall	6,136	13,965
McCook	5,713	14,228
Mc Pherson	6,136	13,965
Miner	6,017	13,093
Minnehaha	5,713	14,228
Moody	5,713	14,228
Potter	6,136	13,965
Roberts	6,136	13,965
Sanborn	6,017	13,093
Spink	6,136	13,965
Sully	6,017	13,093
Turner	5,713	14,228
Union	5,713	14,228

2014 Average Premium Tables

Walworth	6,136	13,965
Yankton	6,017	13,093
All others	6,202	14,052

Tennessee

County	Employee-Only	Dependent, Family, etc.
Bedford	5,085	11,817
Benton	4,737	13,754
Bledsoe	6,003	12,409
Bradley	6,003	12,409
Cannon	4,710	10,756
Carroll	4,737	13,754
Carter	5,029	11,572
Cheatham	5,220	11,915
Chester	4,737	13,754
Clay	4,710	10,756
Coffee	5,085	11,817
Crockett	4,737	13,754
Cumberland	4,710	10,756
Davidson	5,220	11,915
Decatur	4,737	13,754
DeKalb	4,710	10,756
Dickson	5,085	11,817
Dyer	4,737	13,754
Fayette	5,371	11,244
Fentress	4,710	10,756
Franklin	6,003	12,409
Gibson	4,737	13,754
Giles	5,085	11,817
Greene	5,029	11,572
Grundy	6,003	12,409
Hamilton	6,003	12,409
Hancock	5,029	11,572
Hardeman	4,737	13,754
Hardin	4,737	13,754
Hawkins	5,029	11,572
Haywood	5,371	11,244
Henderson	4,737	13,754
Henry	4,737	13,754
Hickman	5,085	11,817
Houston	5,085	11,817
Humphreys	5,085	11,817
Jackson	4,710	10,756
Johnson	5,029	11,572
Lake	4,737	13,754
Lauderdale	5,371	11,244
Lawrence	5,085	11,817
Lewis	5,085	11,817
Lincoln	5,085	11,817
Macon	4,710	10,756
Madison	4,737	13,754
Marion	6,003	12,409

Marshall	5,085	11,817
Maury	5,085	11,817
McMinn	6,003	12,409
McNairy	4,737	13,754
Meigs	6,003	12,409
Montgomery	5,220	11,915
Moore	5,085	11,817
Obion	4,737	13,754
Overton	4,710	10,756
Perry	5,085	11,817
Pickett	4,710	10,756
Polk	6,003	12,409
Putnam	4,710	10,756
Rhea	6,003	12,409
Robertson	5,220	11,915
Rutherford	5,220	11,915
Sequatchie	6,003	12,409
Shelby	5,371	11,244
Smith	4,710	10,756
Stewart	5,085	11,817
Sullivan	5,029	11,572
Sumner	5,220	11,915
Tipton	5,371	11,244
Troupsdale	5,220	11,915
Unicoi	5,029	11,572
Van Buren	4,710	10,756
Warren	4,710	10,756
Washington	5,029	11,572
Wayne	5,085	11,817
Weakley	4,737	13,754
White	4,710	10,756
Williamson	5,220	11,915
Wilson	5,220	11,915
All others	5,148	12,464

Callahan	6,250	13,936
Cameron	5,715	10,806
Carson	5,197	11,614
Chambers	5,828	14,886
Clay	6,638	13,454
Collin	5,553	13,088
Comal	4,699	11,995
Coryell	4,851	12,984
Crosby	4,458	12,169
Dallas	5,553	13,088
Delta	5,553	13,088
Denton	5,553	13,088
Ector	6,386	14,170
El Paso	4,537	12,137
Ellis	5,553	13,088
Fort Bend	5,828	14,886
Galveston	5,828	14,886
Goliad	4,533	12,842
Grayson	6,983	12,497
Gregg	5,326	12,592
Guadalupe	4,699	11,995
Hardin	6,312	14,484
Harris	5,828	14,886
Hays	4,845	13,094
Hidalgo	4,635	10,806
Hunt	5,553	13,088
Irion	4,458	10,806
Jefferson	6,312	14,484
Johnson	5,553	13,088
Jones	6,250	13,936
Kaufman	5,553	13,088
Kendall	4,699	11,995
Lampasas	4,851	12,984
Liberty	5,828	14,886
Lubbock	4,458	12,169
McLennan	4,458	10,806
Medina	4,699	11,995
Midland	5,099	12,078
Montgomery	5,828	14,886
Nueces	4,973	13,092
Orange	6,312	14,484
Parker	5,553	13,088
Potter	5,197	11,614
Randall	5,197	11,614
Robertson	4,830	10,806
Rockwall	5,553	13,088
Rusk	5,326	12,592
San Jacinto	5,828	14,886
San Patricio	4,973	13,092
Smith	5,793	13,026
Tarrant	5,553	13,088
Taylor	6,250	13,936
Tom Green	4,458	10,806

Texas

County	Employee-Only	Dependent, Family, etc.
Aransas	4,973	13,092
Archer	6,638	13,454
Armstrong	5,197	11,614
Atascosa	4,699	11,995
Austin	5,828	14,886
Bandera	4,699	11,995
Bastrop	4,845	13,094
Bell	4,851	12,984
Bexar	4,699	11,995
Bowie	4,665	10,806
Brazoria	5,828	14,886
Brazos	4,830	10,806
Burleson	4,830	10,806
Caldwell	4,845	13,094
Calhoun	4,533	12,842

Travis	4,845	13,094
Upshur	5,326	12,592
Victoria	4,533	12,842
Waller	5,828	14,886
Webb	5,619	16,756
Wichita	6,638	13,454
Williamson	4,845	13,094
Wilson	4,699	11,995
Wise	5,553	13,088
All others	6,166	13,758

Utah

County	Employee-Only	Dependent, Family, etc.
Box Elder	4,988	13,207
Cache	5,368	12,320
Davis	5,076	12,968
Iron	6,490	11,484
Morgan	4,988	13,207
Rich	5,368	12,320
Salt Lake	5,076	12,968
Summit	5,076	12,968
Tooele	5,076	12,968
Utah	4,841	12,386
Wasatch	5,076	12,968
Washington	6,490	11,484
Weber	4,988	13,207
All others	5,936	14,901

Vermont

County	Employee-Only	Dependent, Family, etc.
All	5,999	13,865

Virginia

County	Employee-Only	Dependent, Family, etc.
Albemarle	4,560	10,748
Alexandria City	5,801	14,887
Amelia	5,324	12,041
Amherst	4,713	11,175
Appomattox	4,713	11,175
Arlington	5,801	14,887
Bedford	4,713	11,175
Bedford City	4,713	11,175
Botetourt	5,188	13,514
Bristol City	5,300	10,748
Campbell	4,713	11,175
Caroline	5,324	12,041
Charles City	5,324	12,041
Charlottesville City	4,560	10,748
Chesapeake City	5,670	12,138
Chesterfield	5,324	12,041

Clarke	5,801	14,887
Colonial Heights City	5,324	12,041
Craig	5,188	13,514
Cumberland	5,324	12,041
Danville City	6,612	11,670
Dinwiddie	5,324	12,041
Fairfax	5,801	14,887
Fairfax City	5,801	14,887
Falls Church City	5,801	14,887
Fauquier	5,801	14,887
Fluvanna	4,560	10,748
Franklin	5,188	13,514
Frederick	5,108	10,748
Fredericksburg City	5,801	14,887
Giles	5,110	12,181
Gloucester	5,670	12,138
Goochland	5,324	12,041
Greene	4,560	10,748
Hampton City	5,670	12,138
Hanover	5,324	12,041
Harrisonburg City	4,560	11,809
Henrico	5,324	12,041
Hopewell City	5,324	12,041
Isle of Wight	5,670	12,138
James City	5,670	12,138
King and Queen	5,324	12,041
King William	5,324	12,041
Loudoun	5,801	14,887
Louisa	5,324	12,041
Lynchburg City	4,713	11,175
Manassas City	5,801	14,887
Manassas Park City	5,801	14,887
Mathews	5,670	12,138
Montgomery	5,110	12,181
Nelson	4,560	10,748
New Kent	5,324	12,041
Newport News City	5,670	12,138
Norfolk City	5,670	12,138
Petersburg City	5,324	12,041
Pittsylvania	6,612	11,670
Poquoson	5,670	12,138
Portsmouth City	5,670	12,138
Powhatan	5,324	12,041
Prince George	5,324	12,041
Prince William	5,801	14,887
Pulaski	5,110	12,181
Radford City	5,110	12,181
Richmond City	5,324	12,041
Roanoke	5,188	13,514
Roanoke City	5,188	13,514
Rockingham	4,560	11,809
Salem City	5,188	13,514
Scott	5,300	10,748

Spotsylvania	5,801	14,887
Stafford	5,801	14,887
Suffolk City	5,670	12,138
Surry	5,670	12,138
Sussex	5,324	12,041
Virginia Beach City	5,670	12,138
Warren	5,801	14,887
Washington	5,300	10,748
Williamsburg City	5,670	12,138
Winchester City	5,108	10,748
York	5,670	12,138
All others	5,151	12,679

Washington

County	Employee-Only	Dependent, Family, etc.
Adams	6,107	13,386
Asotin	6,107	13,386
Benton	6,107	13,386
Chelan	6,107	13,386
Clark	6,001	15,350
Columbia	6,107	13,386
Douglas	6,107	13,386
Ferry	5,353	12,251
Franklin	6,107	13,386
Garfield	6,107	13,386
Grant	6,107	13,386
King	6,134	13,245
Kittitas	6,107	13,386
Klickitat	6,001	15,350
Lincoln	5,353	12,251
Okanogan	6,107	13,386
Pend Oreille	5,353	12,251
Skamania	6,001	15,350
Spokane	5,353	12,251
Stevens	5,353	12,251
Walla Walla	6,107	13,386
Whitman	6,107	13,386
Yakima	6,107	13,386
All others	6,005	13,114

West Virginia

County	Employee-Only	Dependent, Family, etc.
Berkeley	5,130	12,639
Boone	5,316	13,087
Braxton	6,836	16,873
Brooke	5,277	13,901
Cabell	5,515	14,480
Calhoun	6,836	16,873
Clay	6,836	16,873
Doddridge	5,957	14,001
Fayette	6,836	16,873

2014 Average Premium Tables

Gilmer	5,957	14,001
Grant	5,244	11,555
Greenbrier	6,836	16,873
Hampshire	5,244	11,555
Hancock	5,277	13,901
Hardy	5,244	11,555
Jackson	6,694	13,193
Jefferson	5,130	12,639
Kanawha	6,163	13,898
Lewis	5,957	14,001
Lincoln	5,316	13,087
Logan	5,316	13,087
Marion	5,957	14,001
Marshall	5,277	13,901
Mason	5,515	14,480
McDowell	5,316	13,087
Mercer	5,763	13,862
Mineral	5,244	11,555
Mingo	5,316	13,087
Monongalia	5,957	14,001
Monroe	5,763	13,862
Morgan	5,244	11,555
Nicholas	6,836	16,873
Ohio	5,277	13,901
Pendleton	5,244	11,555
Pleasants	6,694	13,193
Putnam	5,515	14,480
Raleigh	5,763	13,862
Ritchie	6,694	13,193
Roane	6,836	16,873
Summers	5,763	13,862
Tyler	6,694	13,193
Wayne	5,515	14,480
Wetzel	5,957	14,001
Wirt	6,694	13,193
Wood	6,694	13,193
Wyoming	5,316	13,087
All others	6,195	12,907

Wisconsin

County	Employee-Only	Dependent, Family, etc.
Adams	4,894	12,270
Ashland	5,381	14,690
Barron	6,853	13,986
Bayfield	5,381	14,690
Buffalo	6,271	16,249
Burnett	5,381	14,690
Calumet	5,288	13,984
Chippewa	6,585	15,430
Clark	6,853	13,986
Columbia	5,531	14,492
Crawford	5,045	13,716
Dane	5,372	14,753
Dodge	5,288	13,984
Douglas	5,381	14,690
Dunn	6,585	15,430
Eau Claire	6,585	15,430
Florence	6,621	14,732
Fond du Lac	5,288	13,984
Forest	6,621	14,732
Grant	5,045	13,716
Green	5,531	14,492
Green Lake	4,894	12,270
Iowa	5,045	13,716
Iron	6,621	14,732
Jackson	6,271	16,249
Jefferson	5,531	14,492
Juneau	4,894	12,270
Kenosha	5,717	15,748
La Crosse	6,271	16,249
Lafayette	5,045	13,716
Langlade	6,621	14,732
Lincoln	6,812	14,219
Marathon	6,812	14,219
Marquette	4,894	12,270
Milwaukee	6,078	15,860

Monroe	6,271	16,249
Oneida	6,621	14,732
Outagamie	5,288	13,984
Ozaukee	6,202	14,598
Pepin	6,585	15,430
Pierce	4,842	12,416
Polk	4,842	12,416
Portage	6,812	14,219
Price	6,853	13,986
Racine	5,717	15,748
Richland	4,894	12,270
Rock	5,531	14,492
Rusk	6,853	13,986
Sauk	4,894	12,270
Sawyer	5,381	14,690
Sheboygan	5,288	13,984
St. Croix	4,842	12,416
Taylor	6,853	13,986
Trempealeau	6,271	16,249
Vernon	5,045	13,716
Vilas	6,621	14,732
Walworth	5,531	14,492
Washburn	5,381	14,690
Washington	6,202	14,598
Waukesha	6,202	14,598
Waupaca	5,288	13,984
Waushara	5,288	13,984
Winnebago	5,288	13,984
Wood	6,812	14,219
All others	5,633	13,596

Wyoming

County	Employee-Only	Dependent, Family, etc.
Laramie	6,990	14,653
Natrona	6,870	15,674
All others	6,847	15,531

U.S. SAVINGS BONDS – 2014 YEAR-END VALUES

SERIES EE

REDEMPTION VALUES AND INTEREST EARNED

ISSUE YEAR	ISSUE MONTHS	REDEMP. VALUE \$50	INT. EARNED \$75	REDEMP. VALUE \$100	INT. EARNED \$100	REDEMP. VALUE \$200	INT. EARNED \$200	REDEMP. VALUE \$500	INT. EARNED \$500	REDEMP. VALUE \$1,000	INT. EARNED \$1,000	REDEMP. VALUE \$5,000	INT. EARNED \$5,000	REDEMP. VALUE \$10,000	INT. EARNED \$10,000	YIELD FROM ISSUE		
2014	Jan - Dec																	
2013	Dec	25.02	0.02	37.53	0.03	50.04	0.04	100.08	0.08	250.20	0.20	500.40	0.40	2,502.00	2.00	5,004.00	4.00	0.08%
2013	Nov	25.02	0.02	37.53	0.03	50.04	0.04	100.08	0.08	250.20	0.20	500.40	0.40	2,502.00	2.00	5,004.00	4.00	0.07%
2013	Oct	25.04	0.04	37.56	0.06	50.08	0.08	100.16	0.16	250.40	0.40	500.80	0.80	2,504.00	4.00	5,008.00	8.00	0.14%
2013	Sep	25.04	0.04	37.56	0.06	50.08	0.08	100.16	0.16	250.40	0.40	500.80	0.80	2,504.00	4.00	5,008.00	8.00	0.13%
2013	Aug	25.04	0.04	37.56	0.06	50.08	0.08	100.16	0.16	250.40	0.40	500.80	0.80	2,504.00	4.00	5,008.00	8.00	0.12%
2013	Jul	25.04	0.04	37.56	0.06	50.08	0.08	100.16	0.16	250.40	0.40	500.80	0.80	2,504.00	4.00	5,008.00	8.00	0.11%
2013	Jun	25.06	0.06	37.59	0.09	50.12	0.12	100.24	0.24	250.60	0.60	501.20	1.20	2,506.00	6.00	5,012.00	12.00	0.16%
2013	May	25.06	0.06	37.59	0.09	50.12	0.12	100.24	0.24	250.60	0.60	501.20	1.20	2,506.00	6.00	5,012.00	12.00	0.16%
2013	Mar - Apr	25.06	0.06	37.59	0.09	50.12	0.12	100.24	0.24	250.60	0.60	501.20	1.20	2,506.00	6.00	5,012.00	12.00	0.15%
2013	Jan - Feb	25.06	0.06	37.59	0.09	50.12	0.12	100.24	0.24	250.60	0.60	501.20	1.20	2,506.00	6.00	5,012.00	12.00	0.15%
2012	Dec	25.08	0.08	37.62	0.12	50.16	0.16	100.32	0.32	250.80	0.80	501.60	1.60	2,508.00	8.00	5,016.00	16.00	0.16%
2012	Nov	25.08	0.08	37.62	0.12	50.16	0.16	100.32	0.32	250.80	0.80	501.60	1.60	2,508.00	8.00	5,016.00	16.00	0.15%
2012	Oct	25.30	0.30	37.95	0.45	50.60	0.60	101.20	1.20	253.00	3.00	506.00	6.00	2,530.00	30.00	5,060.00	60.00	0.55%
2012	Sep	25.32	0.32	37.98	0.48	50.64	0.64	101.28	1.28	253.20	3.20	506.40	6.40	2,532.00	32.00	5,064.00	64.00	0.57%
2012	Aug	25.34	0.34	38.01	0.51	50.68	0.68	101.36	1.36	253.40	3.40	506.80	6.80	2,534.00	34.00	5,068.00	68.00	0.58%
2012	Jul	25.34	0.34	38.01	0.51	50.68	0.68	101.36	1.36	253.40	3.40	506.80	6.80	2,534.00	34.00	5,068.00	68.00	0.56%
2012	Jun	25.36	0.36	38.04	0.54	50.72	0.72	101.44	1.44	253.60	3.60	507.20	7.20	2,536.00	36.00	5,072.00	72.00	0.57%
2012	May	25.38	0.38	38.07	0.57	50.76	0.76	101.52	1.52	253.80	3.80	507.60	7.60	2,538.00	38.00	5,076.00	76.00	0.58%
2012	Apr	25.38	0.38	38.07	0.57	50.76	0.76	101.52	1.52	253.80	3.80	507.60	7.60	2,538.00	38.00	5,076.00	76.00	0.57%
2012	Mar	25.40	0.40	38.10	0.60	50.80	0.80	101.60	1.60	254.00	4.00	508.00	8.00	2,540.00	40.00	5,080.00	80.00	0.58%
2012	Feb	25.42	0.42	38.13	0.63	50.84	0.84	101.68	1.68	254.20	4.20	508.40	8.40	2,542.00	42.00	5,084.00	84.00	0.59%
2012	Jan	25.42	0.42	38.13	0.63	50.84	0.84	101.68	1.68	254.20	4.20	508.40	8.40	2,542.00	42.00	5,084.00	84.00	0.57%
2011	Dec	25.44	0.44	38.16	0.66	50.88	0.88	101.76	1.76	254.40	4.40	508.80	8.80	2,544.00	44.00	5,088.00	88.00	0.58%
2011	Nov	25.46	0.46	38.19	0.69	50.92	0.92	101.84	1.84	254.60	4.60	509.20	9.20	2,546.00	46.00	5,092.00	92.00	0.59%
2011	Oct	25.82	0.82	38.73	1.23	51.64	1.64	103.28	3.28	258.20	8.20	516.40	16.40	2,582.00	82.00	5,164.00	164.00	1.02%
2011	Sep	25.84	0.84	38.76	1.26	51.68	1.68	103.36	3.36	258.40	8.40	516.80	16.80	2,584.00	84.00	5,168.00	168.00	1.02%
2011	Aug	25.86	0.86	38.79	1.29	51.72	1.72	103.44	3.44	258.60	8.60	517.20	17.20	2,586.00	86.00	5,172.00	172.00	1.02%
2011	Jul	25.88	0.88	38.82	1.32	51.76	1.76	103.52	3.52	258.80	8.80	517.60	17.60	2,588.00	88.00	5,176.00	176.00	1.02%
2011	Jun	25.92	0.92	38.88	1.38	51.84	1.84	103.68	3.68	259.20	9.20	518.40	18.40	2,592.00	92.00	5,184.00	184.00	1.04%
2011	May	25.94	0.94	38.91	1.41	51.88	1.88	103.76	3.76	259.40	9.40	518.80	18.80	2,594.00	94.00	5,188.00	188.00	1.03%
2011	Apr	25.54	0.54	38.31	0.81	51.08	1.08	102.16	2.16	255.40	5.40	510.80	10.80	2,554.00	54.00	5,108.00	108.00	0.58%
2011	Mar	25.56	0.56	38.34	0.84	51.12	1.12	102.24	2.24	255.60	5.60	511.20	11.20	2,556.00	56.00	5,112.00	112.00	0.59%
2011	Feb	25.58	0.58	38.37	0.87	51.16	1.16	102.32	2.32	255.80	5.80	511.60	11.60	2,558.00	58.00	5,116.00	116.00	0.60%
2011	Jan	25.58	0.58	38.37	0.87	51.16	1.16	102.32	2.32	255.80	5.80	511.60	11.60	2,558.00	58.00	5,116.00	116.00	0.58%

SERIES EE

DECEMBER 2014

SERIES EE**REDEMPTION VALUES AND INTEREST EARNED**

ISSUE YEAR	ISSUE MONTHS	REDEM. VALUE	INT. EARNED	YIELD FROM ISSUE														
2010	Dec	25.60	0.60	38.40	0.90	51.20	1.20	102.40	2.40	256.00	6.00	512.00	12.00	2,560.00	60.00	5,120.00	120.00	0.59%
2010	Nov	25.62	0.62	38.43	0.93	51.24	1.24	102.48	2.48	256.20	6.20	512.40	12.40	2,562.00	62.00	5,124.00	124.00	0.60%
2010	Oct	26.42	1.42	39.63	2.13	52.84	2.84	105.68	5.68	264.20	14.20	528.40	28.40	2,642.00	142.00	5,284.00	284.00	1.33%
2010	Sep	26.44	1.44	39.66	2.16	52.88	2.88	105.76	5.76	264.40	14.40	528.80	28.80	2,644.00	144.00	5,288.00	288.00	1.32%
2010	Aug	26.48	1.48	39.72	2.22	52.96	2.96	105.92	5.92	264.80	14.80	529.60	29.60	2,648.00	148.00	5,296.00	296.00	1.33%
2010	Jul	26.50	1.50	39.75	2.25	53.00	3.00	106.00	6.00	265.00	15.00	530.00	30.00	2,650.00	150.00	5,300.00	300.00	1.32%
2010	Jun	26.54	1.54	39.81	2.31	53.08	3.08	106.16	6.16	265.40	15.40	530.80	30.80	2,654.00	154.00	5,308.00	308.00	1.33%
2010	May	26.56	1.56	39.84	2.34	53.12	3.12	106.24	6.24	265.60	15.60	531.20	31.20	2,656.00	156.00	5,312.00	312.00	1.33%
2010	Apr	26.42	1.42	39.63	2.13	52.84	2.84	105.68	5.68	264.20	14.20	528.40	28.40	2,642.00	142.00	5,284.00	284.00	1.19%
2010	Mar	26.44	1.44	39.66	2.16	52.88	2.88	105.76	5.76	264.40	14.40	528.80	28.80	2,644.00	144.00	5,288.00	288.00	1.18%
2010	Feb	26.46	1.46	39.69	2.19	52.92	2.92	105.84	5.84	264.60	14.60	529.20	29.20	2,646.00	146.00	5,292.00	292.00	1.18%
2010	Jan	26.50	1.50	39.75	2.25	53.00	3.00	106.00	6.00	265.00	15.00	530.00	30.00	2,650.00	150.00	5,300.00	300.00	1.19%
2009	Dec	26.60	1.60	39.90	2.40	53.20	3.20	106.40	6.40	266.00	16.00	532.00	32.00	2,660.00	160.00	5,320.00	320.00	1.24%
2009	Nov	26.62	1.62	39.93	2.43	53.24	3.24	106.48	6.48	266.20	16.20	532.40	32.40	2,662.00	162.00	5,324.00	324.00	1.24%
2009	Oct	25.86	0.86	38.79	1.29	51.72	1.72	103.44	3.44	258.60	8.60	517.20	17.20	2,586.00	86.00	5,172.00	172.00	0.66%
2009	Sep	25.86	0.86	38.79	1.29	51.72	1.72	103.44	3.44	258.60	8.60	517.20	17.20	2,586.00	86.00	5,172.00	172.00	0.65%
2009	Aug	25.88	0.88	38.82	1.32	51.76	1.76	103.52	3.52	258.80	8.80	517.60	17.60	2,588.00	88.00	5,176.00	176.00	0.65%
2009	Jul	25.90	0.90	38.85	1.35	51.80	1.80	103.60	3.60	259.00	9.00	518.00	18.00	2,590.00	90.00	5,180.00	180.00	0.65%
2009	Jun	25.92	0.92	38.88	1.38	51.84	1.84	103.68	3.68	259.20	9.20	518.40	18.40	2,592.00	92.00	5,184.00	184.00	0.66%
2009	May	25.94	0.94	38.91	1.41	51.88	1.88	103.76	3.76	259.40	9.40	518.80	18.80	2,594.00	94.00	5,188.00	188.00	0.66%
2009	Apr	26.88	1.88	40.32	2.82	53.76	3.76	107.52	7.52	268.80	18.80	537.60	37.60	2,688.00	188.00	5,376.00	376.00	1.28%
2009	Mar	26.90	1.90	40.35	2.85	53.80	3.80	107.60	7.60	269.00	19.00	538.00	38.00	2,690.00	190.00	5,380.00	380.00	1.28%
2009	Feb	26.94	1.94	40.41	2.91	53.88	3.88	107.76	7.76	269.40	19.40	538.80	38.80	2,694.00	194.00	5,388.00	388.00	1.29%
2009	Jan	26.96	1.96	40.44	2.94	53.92	3.92	107.84	7.84	269.60	19.60	539.20	39.20	2,696.00	196.00	5,392.00	392.00	1.28%
2008	Dec	27.00	2.00	40.50	3.00	54.00	4.00	108.00	8.00	270.00	20.00	540.00	40.00	2,700.00	200.00	5,400.00	400.00	1.29%
2008	Nov	27.02	2.02	40.53	3.03	54.04	4.04	108.08	8.08	270.20	20.20	540.40	40.40	2,702.00	202.00	5,404.00	404.00	1.28%
2008	Oct	27.22	2.22	40.83	3.33	54.44	4.44	108.88	8.88	272.20	22.20	544.40	44.40	2,722.00	222.00	5,444.00	444.00	1.38%
2008	Sep	27.26	2.26	40.89	3.39	54.52	4.52	109.04	9.04	272.60	22.60	545.20	45.20	2,726.00	226.00	5,452.00	452.00	1.39%
2008	Aug	27.28	2.28	40.92	3.42	54.56	4.56	109.12	9.12	272.80	22.80	545.60	45.60	2,728.00	228.00	5,456.00	456.00	1.38%
2008	Jul	27.32	2.32	40.98	3.48	54.64	4.64	109.28	9.28	273.20	23.20	546.40	46.40	2,732.00	232.00	5,464.00	464.00	1.39%
2008	Jun	27.36	2.36	41.04	3.54	54.72	4.72	109.44	9.44	273.60	23.60	547.20	47.20	2,736.00	236.00	5,472.00	472.00	1.39%
2008	May	27.40	2.40	41.10	3.60	54.80	4.80	109.60	9.60	274.00	24.00	548.00	48.00	2,740.00	240.00	5,480.00	480.00	1.40%
2008	Apr	30.50	5.50	45.75	8.25	61.00	11.00	122.00	22.00	305.00	55.00	610.00	110.00	3,050.00	550.00	6,100.00	1,100.00	3.01%
2008	Mar	30.56	5.56	45.84	8.34	61.12	11.12	122.24	22.24	305.60	55.60	611.20	111.20	3,056.00	556.00	6,112.00	1,112.00	3.00%
2008	Feb	30.64	5.64	45.96	8.46	61.28	11.28	122.56	22.56	306.40	56.40	612.80	112.80	3,064.00	564.00	6,128.00	1,128.00	3.00%
2008	Jan	30.72	5.72	46.08	8.58	61.44	11.44	122.88	22.88	307.20	57.20	614.40	114.40	3,072.00	572.00	6,144.00	1,144.00	3.00%

SERIES EE**DECEMBER 2014**

SERIES EE

REDEMPTION VALUES AND INTEREST EARNED

ISSUE YEAR	ISSUE MONTHS	REDEMP. VALUE \$50	INT. EARNED \$50	REDEMP. VALUE \$75	INT. EARNED \$75	REDEMP. VALUE \$100	INT. EARNED \$100	REDEMP. VALUE \$200	INT. EARNED \$200	REDEMP. VALUE \$500	INT. EARNED \$500	REDEMP. VALUE \$1,000	INT. EARNED \$1,000	REDEMP. VALUE \$5,000	INT. EARNED \$5,000	REDEMP. VALUE \$50,000	INT. EARNED \$50,000	YIELD FROM ISSUE
2007	Dec	30.80	5.80	46.20	8.70	61.60	11.60	123.20	23.20	308.00	58.00	616.00	116.00	3,080.00	580.00	6,160.00	1,160.00	3.00%
2007	Nov	30.88	5.88	46.32	8.82	61.76	11.76	123.52	23.52	308.80	58.80	617.60	117.60	3,088.00	588.00	6,176.00	1,176.00	3.00%
2007	Oct	31.84	6.84	47.76	10.26	63.68	13.68	127.36	27.36	318.40	68.40	636.80	136.80	3,184.00	684.00	6,368.00	1,368.00	3.40%
2007	Sep	31.92	6.92	47.88	10.38	63.84	13.84	127.68	27.68	319.20	69.20	638.40	138.40	3,192.00	692.00	6,384.00	1,384.00	3.40%
2007	Aug	32.02	7.02	48.03	10.53	64.04	14.04	128.08	28.08	320.20	70.20	640.40	140.40	3,202.00	702.00	6,404.00	1,404.00	3.40%
2007	Jul	32.10	7.10	48.15	10.65	64.20	14.20	128.40	28.40	321.00	71.00	642.00	142.00	3,210.00	710.00	6,420.00	1,420.00	3.40%
2007	Jun	32.20	7.20	48.30	10.80	64.40	14.40	128.80	28.80	322.00	72.00	644.00	144.00	3,220.00	720.00	6,440.00	1,440.00	3.40%
2007	May	32.30	7.30	48.45	10.95	64.60	14.60	129.20	29.20	323.00	73.00	646.00	146.00	3,230.00	730.00	6,460.00	1,460.00	3.41%
2007	Apr	32.88	7.88	49.32	11.82	65.76	15.76	131.52	31.52	328.80	78.80	657.60	157.60	3,288.00	788.00	6,576.00	1,576.00	3.61%
2007	Mar	32.98	7.98	49.47	11.97	65.96	15.96	131.92	31.92	329.80	79.80	659.60	159.60	3,298.00	798.00	6,596.00	1,596.00	3.61%
2007	Feb	33.08	8.08	49.62	12.12	66.16	16.16	132.32	32.32	330.80	80.80	661.60	161.60	3,308.00	808.00	6,616.00	1,616.00	3.61%
2007	Jan	33.16	8.16	49.74	12.24	66.32	16.32	132.64	32.64	331.60	81.60	663.20	163.20	3,316.00	816.00	6,632.00	1,632.00	3.60%
2006	Dec	33.26	8.26	49.89	12.39	66.52	16.52	133.04	33.04	332.60	82.60	665.20	165.20	3,326.00	826.00	6,652.00	1,652.00	3.60%
2006	Nov	33.36	8.36	50.04	12.54	66.72	16.72	133.44	33.44	333.60	83.60	667.20	167.20	3,336.00	836.00	6,672.00	1,672.00	3.60%
2006	Oct	33.70	8.70	50.55	13.05	67.40	17.40	134.80	34.80	337.00	87.00	674.00	174.00	3,370.00	870.00	6,740.00	1,740.00	3.69%
2006	Sep	33.80	8.80	50.70	13.20	67.60	17.60	135.20	35.20	338.00	88.00	676.00	176.00	3,380.00	880.00	6,760.00	1,760.00	3.69%
2006	Aug	33.92	8.92	50.88	13.38	67.84	17.84	135.68	35.68	339.20	89.20	678.40	178.40	3,392.00	892.00	6,784.00	1,784.00	3.70%
2006	Jul	34.02	9.02	51.03	13.53	68.04	18.04	136.08	36.08	340.20	90.20	680.40	180.40	3,402.00	902.00	6,804.00	1,804.00	3.69%
2006	Jun	34.12	9.12	51.18	13.68	68.24	18.24	136.48	36.48	341.20	91.20	682.40	182.40	3,412.00	912.00	6,824.00	1,824.00	3.69%
2006	May	34.22	9.22	51.33	13.83	68.44	18.44	136.88	36.88	342.20	92.20	684.40	184.40	3,422.00	922.00	6,844.00	1,844.00	3.69%
2006	Apr	32.92	7.92	49.38	11.88	65.84	15.84	131.68	31.68	329.20	79.20	658.40	158.40	3,292.00	792.00	6,584.00	1,584.00	3.20%
2006	Mar	33.00	8.00	49.50	12.00	66.00	16.00	132.00	32.00	330.00	80.00	660.00	160.00	3,300.00	800.00	6,600.00	1,600.00	3.20%
2006	Feb	33.08	8.08	49.62	12.12	66.16	16.16	132.32	32.32	330.80	80.80	661.60	161.60	3,308.00	808.00	6,616.00	1,616.00	3.20%
2006	Jan	33.18	8.18	49.77	12.27	66.36	16.36	132.72	32.72	331.80	81.80	663.60	163.60	3,318.00	818.00	6,636.00	1,636.00	3.20%
2005	Dec	33.26	8.26	49.89	12.39	66.52	16.52	133.04	33.04	332.60	82.60	665.20	165.20	3,326.00	826.00	6,652.00	1,652.00	3.20%
2005	Nov	33.34	8.34	50.01	12.51	66.68	16.68	133.36	33.36	333.40	83.40	666.80	166.80	3,334.00	834.00	6,668.00	1,668.00	3.19%
2005	Oct	34.34	9.34	51.51	14.01	68.68	18.68	137.36	37.36	343.40	93.40	686.80	186.80	3,434.00	934.00	6,868.00	1,868.00	3.49%
2005	Sep	34.44	9.44	51.66	14.16	68.88	18.88	137.76	37.76	344.40	94.40	688.80	188.80	3,444.00	944.00	6,888.00	1,888.00	3.49%
2005	Aug	34.54	9.54	51.81	14.31	69.08	19.08	138.16	38.16	345.40	95.40	690.80	190.80	3,454.00	954.00	6,908.00	1,908.00	3.49%
2005	Jul	34.64	9.64	51.96	14.46	69.28	19.28	138.56	38.56	346.40	96.40	692.80	192.80	3,464.00	964.00	6,928.00	1,928.00	3.49%
2005	Jun	34.74	9.74	52.11	14.61	69.48	19.48	138.96	38.96	347.40	97.40	694.80	194.80	3,474.00	974.00	6,948.00	1,948.00	3.49%
2005	May	34.84	9.84	52.26	14.76	69.68	19.68	139.36	39.36	348.40	98.40	696.80	196.80	3,484.00	984.00	6,968.00	1,968.00	3.49%
2005	Apr	31.48	6.48	47.22	9.72	62.96	12.96	125.92	25.92	314.80	64.80	629.60	129.60	3,148.00	648.00	6,296.00	1,296.00	2.40%
2005	Mar	31.52	6.52	47.28	9.78	63.04	13.04	126.08	26.08	315.20	65.20	630.40	130.40	3,152.00	652.00	6,304.00	1,304.00	2.39%
2005	Feb	31.54	6.54	47.31	9.81	63.08	13.08	126.16	26.16	315.40	65.40	630.80	130.80	3,154.00	654.00	6,308.00	1,308.00	2.38%
2005	Jan	31.56	6.58	47.37	9.87	63.16	13.16	126.32	26.32	315.80	65.80	631.60	131.60	3,158.00	658.00	6,316.00	1,316.00	2.37%

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REDEMPTION VALUES AND INTEREST EARNED

ISSUE YEAR	ISSUE MONTHS	REDEMP. VALUE	INT. EARNED	YIELD FROM ISSUE												
2004	May	\$50	\$75	\$100	\$100	\$200	\$200	\$500	\$500	\$1,000	\$1,000	\$5,000	\$5,000	\$10,000	\$10,000	2.36%
2004	Dec	31.62	6.62	47.43	9.93	63.24	13.24	126.48	26.48	316.64	26.64	616.20	632.40	1,162.00	662.00	6.324.00
2004	Nov	31.66	6.66	47.49	9.99	63.32	13.32	126.64	26.64	316.60	26.60	633.20	133.20	1,166.00	666.00	6.332.00
2004	Oct	31.98	6.98	47.97	10.47	63.96	13.96	127.92	27.92	319.80	27.92	639.60	139.60	1,198.00	698.00	6.396.00
2004	Sep	32.02	7.02	48.03	10.53	64.04	14.04	128.08	28.08	320.20	70.20	640.40	140.40	1,202.00	702.00	6.404.00
2004	Aug	32.06	7.06	48.09	10.59	64.12	14.12	128.24	28.24	320.60	70.60	641.20	141.20	1,206.00	706.00	6.412.00
2004	Jul	32.08	7.08	48.12	10.62	64.16	14.16	128.32	28.32	320.80	70.80	641.60	141.60	1,208.00	708.00	6.416.00
2004	Jun	32.12	7.12	48.18	10.68	64.24	14.24	128.48	28.48	321.20	71.20	642.40	142.40	1,212.00	712.00	6.424.00
2004	May	32.16	7.16	48.24	10.74	64.32	14.32	128.64	28.64	321.60	71.60	643.20	143.20	1,216.00	716.00	6.432.00
2004	Apr	32.40	7.40	48.60	11.10	64.80	14.80	129.60	29.60	324.00	74.00	648.00	148.00	1,240.00	740.00	6.480.00
2004	Mar	32.44	7.44	48.66	11.16	64.88	14.88	129.76	29.76	324.40	74.40	648.80	148.80	1,244.00	744.00	6.488.00
2004	Feb	32.48	7.48	48.72	11.22	64.96	14.96	129.92	29.92	324.80	74.80	649.60	149.60	1,248.00	748.00	6.496.00
2004	Jan	32.52	7.52	48.78	11.28	65.04	15.04	130.08	30.08	325.20	75.20	650.40	150.40	1,252.00	752.00	6.504.00
2003	Dec	32.54	7.54	48.81	11.31	65.08	15.08	130.16	30.16	325.40	75.40	650.80	150.80	1,254.00	754.00	6.508.00
2003	Nov	32.58	7.58	48.87	11.37	65.16	15.16	130.32	30.32	325.80	75.80	651.60	151.60	1,258.00	758.00	6.516.00
2003	Oct	32.90	7.90	49.35	11.85	65.80	15.80	131.60	31.60	329.00	79.00	658.00	158.00	1,290.00	790.00	6.580.00
2003	Sep	32.94	7.94	49.41	11.91	65.88	15.88	131.76	31.76	329.40	79.40	658.80	158.80	1,294.00	794.00	6.588.00
2003	Aug	32.98	7.98	49.47	11.97	65.96	15.96	131.92	31.92	329.80	79.80	659.60	159.60	1,298.00	798.00	6.596.00
2003	Jul	33.02	8.02	49.53	12.03	66.04	16.04	132.08	32.08	330.20	80.20	660.40	160.40	1,302.00	802.00	6.604.00
2003	Jun	33.06	8.06	49.59	12.09	66.12	16.12	132.24	32.24	330.60	80.60	661.20	161.20	1,306.00	806.00	6.612.00
2003	May	33.10	8.10	49.65	12.15	66.20	16.20	132.40	32.40	331.00	81.00	662.00	162.00	1,310.00	810.00	6.620.00
2003	Apr	33.38	8.38	50.07	12.57	66.76	16.76	133.52	33.52	333.80	83.80	667.60	167.60	1,338.00	838.00	6.676.00
2003	Mar	33.42	8.42	50.13	12.63	66.84	16.84	133.68	33.68	334.20	84.20	668.40	168.40	1,342.00	842.00	6.684.00
2003	Feb	33.46	8.46	50.19	12.69	66.92	16.92	133.84	33.84	334.60	84.60	669.20	169.20	1,346.00	846.00	6.692.00
2003	Jan	33.50	8.50	50.25	12.75	67.00	17.00	134.00	34.00	335.00	85.00	670.00	170.00	1,350.00	850.00	6.700.00
2002	Dec	33.54	8.54	50.31	12.81	67.08	17.08	134.16	34.16	335.40	85.40	670.80	170.80	1,354.00	854.00	6.708.00
2002	Nov	33.58	8.58	50.37	12.87	67.16	17.16	134.32	34.32	335.80	85.80	671.60	171.60	1,358.00	858.00	6.716.00
2002	Oct	34.02	9.02	51.03	13.53	68.04	18.04	136.08	36.08	340.20	90.20	680.40	180.40	1,402.00	902.00	6.804.00
2002	Sep	34.06	9.06	51.09	13.59	68.12	18.12	136.24	36.24	340.60	90.60	681.20	181.20	1,406.00	906.00	6.812.00
2002	Aug	34.10	9.10	51.15	13.65	68.20	18.20	136.40	36.40	341.00	91.00	682.00	182.00	1,410.00	910.00	6.820.00
2002	Jul	34.14	9.14	51.21	13.71	68.28	18.28	136.56	36.56	341.40	91.40	682.80	182.80	1,414.00	914.00	6.828.00
2002	Jun	34.18	9.18	51.27	13.77	68.36	18.36	136.72	36.72	341.80	91.80	683.60	183.60	1,418.00	918.00	6.836.00
2002	May	34.22	9.22	51.33	13.83	68.44	18.44	136.88	36.88	342.20	92.20	684.40	184.40	1,422.00	922.00	6.844.00
2002	Apr	34.68	9.68	52.02	14.52	69.36	19.36	138.72	38.72	346.80	96.80	693.60	193.60	1,468.00	968.00	6.936.00
2002	Mar	34.72	9.72	52.08	14.58	69.44	19.44	138.88	38.88	347.20	97.20	694.40	194.40	1,472.00	972.00	6.944.00
2002	Feb	34.76	9.76	52.14	14.64	69.52	19.52	139.04	39.04	347.60	97.60	695.20	195.20	1,476.00	976.00	6.952.00
2002	Jan	34.80	9.80	52.20	14.70	69.60	19.60	139.20	39.20	348.00	98.00	696.00	196.00	1,480.00	980.00	6.960.00

SERIES EE
REDEMPTION VALUES AND INTEREST EARNED

ISSUE YEAR	ISSUE MONTHS	REDEMP. VALUE \$50	INT. EARNED \$50	REDEMP. VALUE \$75	INT. EARNED \$75	REDEMP. VALUE \$100	INT. EARNED \$100	REDEMP. VALUE \$200	INT. EARNED \$200	REDEMP. VALUE \$500	INT. EARNED \$500	REDEMP. VALUE \$1,000	INT. EARNED \$1,000	REDEMP. VALUE \$5,000	INT. EARNED \$5,000	REDEMP. VALUE \$50,000	INT. EARNED \$50,000	YIELD FROM ISSUE
2001	Dec	34.84	9.84	52.26	14.76	69.68	19.68	139.36	39.36	348.40	98.40	696.80	196.80	3,484.00	984.00	6,968.00	1,968.00	2.57%
2001	Nov	34.88	9.88	52.32	14.82	69.76	19.76	139.52	39.52	348.80	98.80	697.60	197.60	3,488.00	988.00	6,976.00	1,976.00	2.56%
2001	Oct	35.48	10.48	53.22	15.72	70.96	20.96	141.92	41.92	354.80	104.80	709.60	209.60	3,548.00	1,048.00	7,096.00	2,096.00	2.68%
2001	Sep	35.52	10.52	53.28	15.78	71.04	21.04	142.08	42.08	355.20	105.20	710.40	210.40	3,552.00	1,052.00	7,104.00	2,104.00	2.67%
2001	Aug	35.56	10.56	53.34	15.84	71.12	21.12	142.24	42.24	355.60	105.60	711.20	211.20	3,556.00	1,056.00	7,112.00	2,112.00	2.66%
2001	Jul	35.60	10.60	53.40	15.90	71.20	21.20	142.40	42.40	356.00	106.00	712.00	212.00	3,560.00	1,060.00	7,120.00	2,120.00	2.65%
2001	Jun	35.66	10.66	53.49	15.99	71.32	21.32	142.64	42.64	356.60	106.60	713.20	213.20	3,566.00	1,066.00	7,132.00	2,132.00	2.65%
2001	May	35.70	10.70	53.55	16.05	71.40	21.40	142.80	42.80	357.00	107.00	714.00	214.00	3,570.00	1,070.00	7,140.00	2,140.00	2.64%
2001	Apr	36.48	11.48	54.72	17.22	72.96	22.96	145.92	45.92	364.80	114.80	729.60	229.60	3,648.00	1,148.00	7,296.00	2,296.00	2.78%
2001	Mar	36.52	11.52	54.78	17.28	73.04	23.04	146.08	46.08	365.20	115.20	730.40	230.40	3,652.00	1,152.00	7,304.00	2,304.00	2.78%
2001	Feb	36.58	11.58	54.87	17.37	73.16	23.16	146.32	46.32	365.80	115.80	731.60	231.60	3,658.00	1,158.00	7,316.00	2,316.00	2.77%
2001	Jan	36.62	11.62	54.93	17.43	73.24	23.24	146.48	46.48	366.20	116.20	732.40	232.40	3,662.00	1,162.00	7,324.00	2,324.00	2.76%
2000	Dec	36.66	11.66	54.99	17.49	73.32	23.32	146.64	46.64	366.60	116.60	733.20	233.20	3,666.00	1,166.00	7,332.00	2,332.00	2.75%
2000	Nov	36.70	11.70	55.05	17.55	73.40	23.40	146.80	46.80	367.00	117.00	734.00	234.00	3,670.00	1,170.00	7,340.00	2,340.00	2.74%
2000	Oct	37.52	12.52	56.28	18.78	75.04	25.04	150.08	50.08	375.20	125.20	750.40	250.40	3,752.00	1,252.00	7,504.00	2,504.00	2.89%
2000	Sep	37.58	12.58	56.37	18.87	75.16	25.16	150.32	50.32	375.80	125.80	751.60	251.60	3,758.00	1,258.00	7,516.00	2,516.00	2.88%
2000	Aug	37.62	12.62	56.43	18.93	75.24	25.24	150.48	50.48	376.20	126.20	752.40	252.40	3,762.00	1,262.00	7,524.00	2,524.00	2.87%
2000	Jul	37.66	12.66	56.49	18.99	75.32	25.32	150.64	50.64	376.60	126.60	753.20	253.20	3,766.00	1,266.00	7,532.00	2,532.00	2.86%
2000	Jun	37.70	12.70	56.55	19.05	75.40	25.40	150.80	50.80	377.00	127.00	754.00	254.00	3,770.00	1,270.00	7,540.00	2,540.00	2.85%
2000	May	37.74	12.74	56.61	19.11	75.48	25.48	150.96	50.96	377.40	127.40	754.80	254.80	3,774.00	1,274.00	7,548.00	2,548.00	2.84%
2000	Apr	38.50	13.50	57.75	20.25	77.00	27.00	154.00	54.00	385.00	135.00	770.00	270.00	3,850.00	1,350.00	7,700.00	2,700.00	2.97%
2000	Mar	38.54	13.54	57.81	20.31	77.08	27.08	154.16	54.16	385.40	135.40	770.80	270.80	3,854.00	1,354.00	7,708.00	2,708.00	2.96%
2000	Feb	38.58	13.58	57.87	20.37	77.16	27.16	154.32	54.32	385.80	135.80	771.60	271.60	3,858.00	1,358.00	7,716.00	2,716.00	2.95%
2000	Jan	38.62	13.62	57.93	20.43	77.24	27.24	154.48	54.48	386.20	136.20	772.40	272.40	3,862.00	1,362.00	7,724.00	2,724.00	2.94%
1999	Dec	38.68	13.68	58.02	20.52	77.36	27.36	154.72	54.72	386.80	136.80	773.60	273.60	3,868.00	1,368.00	7,736.00	2,736.00	2.93%
1999	Nov	38.72	13.72	58.08	20.58	77.44	27.44	154.88	54.88	387.20	137.20	774.40	274.40	3,872.00	1,372.00	7,744.00	2,744.00	2.92%
1999	Oct	39.36	14.36	59.04	21.54	78.72	28.72	157.44	57.44	393.60	143.60	787.20	287.20	3,936.00	1,436.00	7,872.00	2,872.00	3.02%
1999	Sep	39.40	14.40	59.10	21.60	78.80	28.80	157.60	57.60	394.00	144.00	788.00	288.00	3,940.00	1,440.00	7,880.00	2,880.00	3.01%
1999	Aug	39.44	14.44	59.16	21.66	78.88	28.88	157.76	57.76	394.40	144.40	788.80	288.80	3,944.00	1,444.00	7,888.00	2,888.00	3.00%
1999	Jul	39.50	14.50	59.25	21.75	79.00	29.00	158.00	58.00	395.00	145.00	790.00	290.00	3,950.00	1,450.00	7,900.00	2,900.00	2.99%
1999	Jun	39.54	14.54	59.31	21.81	79.08	29.08	158.16	58.16	395.40	145.40	790.80	290.80	3,954.00	1,454.00	7,908.00	2,908.00	2.98%
1999	May	39.58	14.58	59.37	21.87	79.16	29.16	158.32	58.32	395.80	145.80	791.60	291.60	3,958.00	1,458.00	7,916.00	2,916.00	2.97%
1999	Apr	40.22	15.22	60.33	22.83	80.44	30.44	160.88	60.88	402.20	152.20	804.40	304.40	4,022.00	1,522.00	8,044.00	3,044.00	3.06%
1999	Mar	40.26	15.26	60.39	22.89	80.52	30.52	161.04	61.04	402.60	152.60	805.20	305.20	4,026.00	1,526.00	8,052.00	3,052.00	3.05%
1999	Feb	40.30	15.30	60.45	22.95	80.60	30.60	161.20	61.20	403.00	153.00	806.00	306.00	4,030.00	1,530.00	8,060.00	3,060.00	3.04%
1999	Jan	40.36	15.36	60.54	23.04	80.72	30.72	161.44	61.44	403.60	153.60	807.20	307.20	4,036.00	1,536.00	8,072.00	3,072.00	3.03%

SERIES EE
DECEMBER 2014

SERIES EE

REDEMPTION VALUES AND INTEREST EARNED

ISSUE YEAR	ISSUE MONTHS	REDEMP. VALUE	INT. EARNED	YIELD FROM ISSUE													
1998	May	\$50	\$75	\$100	\$100	\$200	\$200	\$500	\$500	\$1,000	\$1,000	\$5,000	\$5,000	\$10,000	\$10,000		
1998	Dec	40.40	15.40	60.60	23.10	80.80	30.92	161.60	61.60	404.00	154.00	809.00	308.00	4,040.00	1,540.00	8,080.00	3,080.00
1998	Nov	40.46	15.46	60.69	23.19	80.92	30.92	161.84	61.84	404.60	154.60	809.20	309.20	4,046.00	1,546.00	8,092.00	3,092.00
1998	Oct	41.28	16.28	61.92	24.42	82.56	32.56	165.12	65.12	412.80	162.80	825.60	325.60	4,128.00	1,628.00	8,256.00	3,256.00
1998	Sep	41.32	16.32	61.98	24.48	82.64	32.64	165.28	65.28	413.20	163.20	826.40	326.40	4,132.00	1,632.00	8,264.00	3,264.00
1998	Aug	41.38	16.38	62.07	24.57	82.76	32.76	165.52	65.52	413.80	163.80	827.60	327.60	4,138.00	1,638.00	8,276.00	3,276.00
1998	Jul	41.42	16.42	62.13	24.63	82.84	32.84	165.68	65.68	414.20	164.20	828.40	328.40	4,142.00	1,642.00	8,284.00	3,284.00
1998	Jun	41.48	16.48	62.22	24.72	82.96	32.96	165.92	65.92	414.80	164.80	829.60	329.60	4,148.00	1,648.00	8,296.00	3,296.00
1998	May	41.54	16.54	62.31	24.81	83.08	33.08	166.16	66.16	415.40	165.40	830.80	330.80	4,154.00	1,654.00	8,308.00	3,308.00
1998	Apr	42.38	17.38	63.57	26.07	84.76	34.76	169.52	69.52	423.80	173.80	847.60	347.60	4,238.00	1,738.00	8,476.00	3,476.00
1998	Mar	42.42	17.42	63.63	26.13	84.84	34.84	169.68	69.68	424.20	174.20	848.40	348.40	4,242.00	1,742.00	8,484.00	3,484.00
1998	Feb	42.48	17.48	63.72	26.22	84.96	34.96	169.92	69.92	424.80	174.80	849.60	349.60	4,248.00	1,748.00	8,496.00	3,496.00
1998	Jan	42.54	17.54	63.81	26.31	85.08	35.08	170.16	70.16	425.40	175.40	850.80	350.80	4,254.00	1,754.00	8,508.00	3,508.00
1997	Dec	50.00	25.00	75.00	37.50	100.00	50.00	200.00	100.00	500.00	250.00	1,000.00	500.00	5,000.00	2,500.00	10,000.00	5,000.00
1997	Nov	50.06	25.06	75.09	37.59	100.12	50.12	200.24	100.24	500.60	250.60	1,001.20	501.20	5,006.00	2,506.00	10,012.00	5,012.00
1997	Oct	50.12	25.12	75.18	37.68	100.24	50.24	200.48	100.48	501.20	251.20	1,002.40	502.40	5,012.40	2,512.40	10,024.00	5,024.00
1997	Sep	50.18	25.18	75.27	37.77	100.36	50.36	200.72	100.72	501.80	251.80	1,003.60	503.60	5,018.00	2,518.00	10,036.00	5,036.00
1997	Aug	50.24	25.24	75.36	37.86	100.48	50.48	200.96	100.96	502.40	252.40	1,004.80	504.80	5,024.00	2,524.00	10,048.00	5,048.00
1997	Jul	50.30	25.30	75.45	37.95	100.60	50.60	201.20	101.20	503.00	253.00	1,006.00	506.00	5,030.00	2,530.00	10,060.00	5,060.00
1997	Jun	50.36	25.36	75.54	38.04	100.72	50.72	201.44	101.44	503.60	253.60	1,007.20	507.20	5,036.00	2,536.00	10,072.00	5,072.00
1997	May	50.42	25.42	75.63	38.13	100.84	50.84	201.68	101.68	504.20	254.20	1,008.40	508.40	5,042.00	2,542.00	10,084.00	5,084.00
1997	Jan - Apr	50.28	25.28	75.42	37.92	100.56	50.56	201.12	101.12	502.80	252.80	1,005.60	505.60	5,028.00	2,528.00	10,056.00	5,056.00
1996	Nov - Dec	50.62	25.62	75.93	38.43	101.24	51.24	202.48	102.48	506.20	256.20	1,012.40	512.40	5,062.00	2,562.00	10,124.00	5,124.00
1996	Jul - Oct	50.44	25.44	75.66	38.16	100.88	50.88	201.76	101.76	504.40	254.40	1,008.80	508.80	5,044.00	2,544.00	10,088.00	5,088.00
1996	May - Jun	50.78	25.78	76.17	38.67	101.56	51.56	203.12	103.12	507.80	257.80	1,015.60	515.60	5,078.00	2,578.00	10,156.00	5,156.00
1996	Jan - Apr	50.58	25.58	75.87	38.37	101.16	51.16	202.32	102.32	505.80	255.80	1,011.60	511.60	5,058.00	2,558.00	10,116.00	5,116.00
1995	Nov - Dec	50.92	25.92	76.38	38.88	101.84	51.84	203.68	103.68	509.20	259.20	1,018.40	518.40	5,092.00	2,592.00	10,184.00	5,184.00
1995	Jul - Oct	50.78	25.78	76.17	38.67	101.56	51.56	203.12	103.12	507.80	257.80	1,015.60	515.60	5,078.00	2,578.00	10,156.00	5,156.00
1995	May - Jun	51.12	26.12	76.68	39.18	102.24	52.24	204.48	104.48	511.20	261.20	1,022.40	522.40	5,112.00	2,612.00	10,224.00	5,224.00
1995	Apr	54.50	29.50	81.75	44.25	109.00	59.00	218.00	118.00	545.00	295.00	1,090.00	590.00	5,450.00	2,950.00	10,900.00	5,900.00
1995	Mar	54.68	29.68	82.02	44.52	109.36	59.36	218.72	118.72	546.80	296.80	1,093.60	593.60	5,468.00	2,968.00	10,936.00	5,936.00
1995	Feb	54.86	29.86	82.29	44.79	109.72	59.72	219.44	119.44	548.60	298.60	1,097.20	597.20	5,486.00	2,986.00	10,972.00	5,972.00
1995	Jan	55.04	30.04	82.56	45.06	110.08	60.08	220.16	1120.16	550.40	300.40	1,100.80	600.80	5,504.00	3,004.00	11,008.00	4,008.00

SERIES EE

REDEMPTION VALUES AND INTEREST EARNED

ISSUE YEAR	ISSUE MONTHS	REDEMP. VALUE \$50	INT. EARNED \$50	REDEMP. VALUE \$75	INT. EARNED \$75	REDEMP. VALUE \$100	INT. EARNED \$100	REDEMP. VALUE \$200	INT. EARNED \$200	REDEMP. VALUE \$500	INT. EARNED \$500	REDEMP. VALUE \$1,000	INT. EARNED \$1,000	REDEMP. VALUE \$5,000	INT. EARNED \$5,000	REDEMP. VALUE \$10,000	INT. EARNED \$10,000	YIELD FROM ISSUE
1994	Dec	55.22	30.22	82.83	45.33	110.44	60.44	220.88	120.88	552.20	302.20	1,104.40	604.40	5,522.00	3,022.00	11,044.00	6,044.00	4.00%
1994	Nov	55.40	30.40	83.10	45.60	110.80	60.80	221.60	121.60	554.00	304.00	1,108.00	608.00	5,540.00	3,040.00	11,080.00	6,080.00	4.00%
1994	Oct	55.58	30.58	83.37	45.87	111.16	61.16	222.32	122.32	555.80	305.80	1,111.60	611.60	5,558.00	3,058.00	11,116.00	6,116.00	4.00%
1994	Sep	55.76	30.76	83.64	46.14	111.52	61.52	223.04	123.04	557.60	307.60	1,115.20	615.20	5,576.00	3,076.00	11,152.00	6,152.00	4.00%
1994	Aug	55.94	30.94	83.91	46.41	111.88	61.88	223.76	123.76	559.40	309.40	1,118.80	618.80	5,594.00	3,094.00	11,188.00	6,188.00	4.00%
1994	Jul	56.14	31.14	84.21	46.71	112.28	62.28	224.56	124.56	561.40	311.40	1,122.80	622.80	5,614.00	3,114.00	11,228.00	6,228.00	4.00%
1994	Jun	56.32	31.32	84.48	46.98	112.64	62.64	225.28	125.28	563.20	313.20	1,126.40	626.40	5,632.00	3,132.00	11,264.00	6,264.00	4.00%
1994	May	56.50	31.50	84.75	47.25	113.00	63.00	226.00	126.00	565.00	315.00	1,130.00	630.00	5,650.00	3,150.00	11,300.00	6,300.00	4.00%
1994	Apr	56.70	31.70	85.05	47.55	113.40	63.40	226.80	126.80	567.00	317.00	1,134.00	634.00	5,670.00	3,170.00	11,340.00	6,340.00	4.00%
1994	Mar	56.88	31.88	85.32	47.82	113.76	63.76	227.52	127.52	568.80	318.80	1,137.60	637.60	5,688.00	3,188.00	11,376.00	6,376.00	4.00%
1994	Feb	57.06	32.06	85.59	48.09	114.12	64.12	228.24	128.24	570.60	320.60	1,141.20	641.20	5,706.00	3,206.00	11,412.00	6,412.00	4.00%
1994	Jan	57.26	32.26	85.89	48.39	114.52	64.52	229.04	129.04	572.60	322.60	1,145.20	645.20	5,726.00	3,226.00	11,452.00	6,452.00	4.00%
1993	Dec	57.44	32.44	86.16	48.66	114.88	64.88	229.76	129.76	574.40	324.40	1,148.80	648.80	5,744.00	3,244.00	11,488.00	6,488.00	4.00%
1993	Nov	57.64	32.64	86.46	48.96	115.28	65.28	230.56	130.56	576.40	326.40	1,152.80	652.80	5,764.00	3,264.00	11,528.00	6,528.00	4.00%
1993	Oct	57.82	32.82	86.73	49.23	115.64	65.64	231.28	131.28	578.20	328.20	1,156.40	656.40	5,782.00	3,282.00	11,564.00	6,564.00	4.00%
1993	Sep	58.02	33.02	87.03	49.53	116.04	66.04	232.08	132.08	580.20	330.20	1,160.40	660.40	5,802.00	3,302.00	11,604.00	6,604.00	4.00%
1993	Aug	58.20	33.20	87.30	49.80	116.40	66.40	232.80	132.80	582.00	332.00	1,164.00	664.00	5,820.00	3,320.00	11,640.00	6,640.00	4.00%
1993	Jul	58.40	33.40	87.60	50.10	116.80	66.80	233.60	133.60	584.00	334.00	1,168.00	668.00	5,840.00	3,340.00	11,680.00	6,680.00	4.00%
1993	Jun	58.60	33.60	87.90	50.40	117.20	67.20	234.40	134.40	586.00	336.00	1,172.00	672.00	5,860.00	3,360.00	11,720.00	6,720.00	4.00%
1993	May	58.78	33.78	88.17	50.67	117.56	67.56	235.12	135.12	587.80	337.80	1,175.60	675.60	5,878.00	3,378.00	11,756.00	6,756.00	4.00%
1993	Apr	58.98	33.98	88.47	50.97	117.96	67.96	235.92	135.92	589.80	339.80	1,179.60	679.60	5,898.00	3,398.00	11,796.00	6,796.00	4.00%
1993	Mar	59.18	34.18	88.77	51.27	118.36	68.36	236.72	136.72	591.80	341.80	1,183.60	683.60	5,918.00	3,418.00	11,836.00	6,836.00	4.00%
1993	Jan - Feb	74.04	49.04	111.06	73.56	148.08	98.08	296.16	196.16	740.40	490.40	1,480.80	980.80	7,404.00	4,904.00	14,808.00	9,808.00	5.11%
1992	Jul - Dec	75.52	50.52	113.28	75.78	151.04	101.04	302.08	202.08	755.20	505.20	1,510.40	1,010.40	7,552.00	5,052.00	15,104.00	10,104.00	5.09%
1992	Jan - Jun	77.04	52.04	115.56	78.06	154.08	104.08	308.16	208.16	770.40	520.40	1,540.80	1,040.80	7,704.00	5,204.00	15,408.00	10,408.00	5.07%
1991	Jul - Dec	78.58	53.58	117.87	80.37	157.16	107.16	314.32	214.32	785.80	535.80	1,571.60	1,071.60	7,858.00	5,358.00	15,716.00	10,716.00	5.04%
1991	Jan - Jun	80.16	55.16	120.24	82.74	160.32	110.32	320.64	220.64	801.60	551.60	1,603.20	1,103.20	8,016.00	5,516.00	16,032.00	11,032.00	5.02%
1990	Jul - Dec	81.76	56.76	122.64	85.14	163.52	113.52	327.04	227.04	817.60	567.60	1,635.20	1,135.20	8,176.00	5,676.00	16,352.00	11,352.00	5.00%
1990	Jan - Jun	83.40	58.40	125.10	87.60	166.80	116.80	333.60	233.60	834.00	584.00	1,668.00	1,168.00	8,340.00	5,840.00	16,680.00	11,680.00	4.98%
1989	Jul - Dec	85.06	60.06	127.59	90.09	170.12	120.12	340.24	240.24	850.60	600.60	1,701.20	1,201.20	8,506.00	6,006.00	17,012.00	12,012.00	4.96%
1989	Jan - Jun	86.76	61.76	130.14	92.64	173.52	123.52	347.04	247.04	867.60	617.60	1,735.20	1,235.20	8,676.00	6,176.00	17,352.00	12,352.00	4.94%
1988	Jul - Dec	88.50	63.50	132.75	95.25	177.00	127.00	354.00	254.00	885.00	635.00	1,770.00	1,270.00	8,850.00	6,350.00	17,700.00	12,700.00	4.92%
1988	Jan - Jun	90.26	65.26	135.39	97.89	180.52	130.52	361.04	261.04	902.60	652.60	1,805.20	1,305.20	9,026.00	6,526.00	18,052.00	13,052.00	4.90%
1987	Jul - Dec	92.06	67.06	137.00	100.59	184.12	134.12	368.24	268.24	920.60	670.60	1,841.20	1,341.20	9,206.00	6,706.00	18,412.00	13,412.00	4.89%
1987	Jan - Jun	93.90	68.90	140.85	103.35	187.80	137.80	375.60	275.60	939.00	689.00	1,878.00	1,378.00	9,390.00	6,890.00	18,780.00	13,780.00	4.87%

SERIES EE**REDEMPTION VALUES AND INTEREST EARNED**

ISSUE YEAR	ISSUE MONTHS	REDEMP. VALUE	INT. EARNED	YIELD FROM ISSUE													
		\$50	\$50	\$75	\$75	\$100	\$100	\$200	\$200	\$500	\$500	\$1,000	\$1,000	\$5,000	\$5,000	\$10,000	
1986	Nov - Dec	95.78	70.78	143.67	106.17	191.56	141.56	383.12	283.12	957.80	707.80	1,915.60	1,415.60	9,578.00	7,078.00	19,156.00	14,156.00
1986	Jul - Oct	106.54	81.54	159.81	122.31	213.08	163.08	426.16	326.16	1,065.40	815.40	2,130.80	1,630.80	10,654.00	8,154.00	21,308.00	16,308.00
1986	Jan - Jun	108.66	83.66	162.99	125.49	217.32	167.32	434.64	334.64	1,086.60	836.60	2,173.20	1,673.20	10,866.00	8,366.00	21,732.00	16,732.00
1985	Jul - Dec	110.84	85.84	166.26	128.76	221.68	171.68	443.36	343.36	1,108.40	858.40	2,216.80	1,716.80	11,084.00	8,584.00	22,168.00	17,168.00
1985	Jan - Jun	113.06	88.06	169.59	132.09	226.12	176.12	452.24	352.24	1,130.60	880.60	2,261.20	1,761.20	11,306.00	8,806.00	22,612.00	17,612.00
1984	Jan - Dec	115.32	90.32	172.98	135.48	230.64	180.64	461.28	361.28	1,153.20	903.20	2,306.40	1,806.40	11,532.00	9,032.00	23,064.00	18,064.00
1983 to 1980																	

REDEMPTION VALUES CAN BE FOUND IN THE "MATURED EE BONDS" TABLE

BONDS ISSUED DECEMBER 1984 AND EARLIER HAVE REACHED FINAL MATURITY AND WILL EARN NO ADDITIONAL INTEREST.

SERIES EE**DECEMBER 2014**

SERIES I**REDEMPTION VALUES AND INTEREST EARNED**

ISSUE YEAR	ISSUE MONTHS	REDEMP. VALUE \$50	INT. EARNED \$50	REDEMP. VALUE \$75	INT. EARNED \$75	REDEMP. VALUE \$100	INT. EARNED \$100	REDEMP. VALUE \$200	INT. EARNED \$200	REDEMP. VALUE \$500	INT. EARNED \$500	REDEMP. VALUE \$1,000	INT. EARNED \$1,000	REDEMP. VALUE \$5,000	INT. EARNED \$5,000	REDEMP. VALUE \$10,000	INT. EARNED \$10,000	YIELD FROM ISSUE
2014	Jan - Dec																	
2013	Dec	50.60	0.60	75.90	0.90	101.20	1.20	202.40	2.40	506.00	6.00	1,012.00	12.00	5,060.00	60.00			1.20%
2013	Nov	50.68	0.68	76.02	1.02	101.36	1.36	202.72	2.72	506.80	6.80	1,013.60	13.60	5,068.00	68.00			1.25%
2013	Oct	50.54	0.54	75.81	0.81	101.08	1.08	202.16	2.16	505.40	5.40	1,010.80	10.80	5,054.00	54.00			0.92%
2013	Sep	50.60	0.60	75.90	0.90	101.20	1.20	202.40	2.40	506.00	6.00	1,012.00	12.00	5,060.00	60.00			0.96%
2013	Aug	50.68	0.68	76.02	1.02	101.36	1.36	202.72	2.72	506.80	6.80	1,013.60	13.60	5,068.00	68.00			1.02%
2013	Jul	50.76	0.76	76.14	1.14	101.52	1.52	203.04	3.04	507.60	7.60	1,015.20	15.20	5,076.00	76.00			1.07%
2013	Jun	50.84	0.84	76.26	1.26	101.68	1.68	203.36	3.36	508.40	8.40	1,016.80	16.80	5,084.00	84.00			1.11%
2013	May	50.90	0.90	76.35	1.35	101.80	1.80	203.60	3.60	509.00	9.00	1,018.00	18.00	5,090.00	90.00			1.13%
2013	Apr	50.98	0.98	76.47	1.47	101.96	1.96	203.92	3.92	509.80	9.80	1,019.60	19.60	5,098.00	98.00			1.17%
2013	Mar	51.04	1.04	76.56	1.56	102.08	2.08	204.16	4.16	510.40	10.40	1,020.80	20.80	5,104.00	104.00			1.18%
2013	Feb	51.12	1.12	76.68	1.68	102.24	2.24	204.48	4.48	511.20	11.20	1,022.40	22.40	5,112.00	112.00			1.21%
2013	Jan	51.20	1.20	76.80	1.80	102.40	2.40	204.80	4.80	512.00	12.00	1,024.00	24.00	5,120.00	120.00			1.24%
2012	Dec	51.28	1.28	76.92	1.92	102.56	2.56	205.12	5.12	512.80	12.80	1,025.60	25.60	5,128.00	128.00			1.27%
2012	Nov	51.36	1.36	77.04	2.04	102.72	2.72	205.44	5.44	513.60	13.60	1,027.20	27.20	5,136.00	136.00			1.29%
2012	Oct	51.56	1.56	77.34	2.34	103.12	3.12	206.24	6.24	515.60	15.60	1,031.20	31.20	5,156.00	156.00			1.42%
2012	Sep	51.60	1.60	77.40	2.40	103.20	3.20	206.40	6.40	516.00	16.00	1,032.00	32.00	5,160.00	160.00			1.40%
2012	Aug	51.68	1.68	77.52	2.52	103.36	3.36	206.72	6.72	516.80	16.80	1,033.60	33.60	5,168.00	168.00			1.42%
2012	Jul	51.76	1.76	77.64	2.64	103.52	3.52	207.04	7.04	517.60	17.60	1,035.20	35.20	5,176.00	176.00			1.44%
2012	Jun	51.84	1.84	77.76	2.76	103.68	3.68	207.36	7.36	518.40	18.40	1,036.80	36.80	5,184.00	184.00			1.45%
2012	May	51.92	1.92	77.88	2.88	103.84	3.84	207.68	7.68	519.20	19.20	1,038.40	38.40	5,192.00	192.00			1.46%
2012	Apr	52.34	2.34	78.51	3.51	104.68	4.68	209.36	9.36	523.40	23.40	1,046.80	46.80	5,234.00	234.00			1.72%
2012	Mar	52.38	2.38	78.57	3.57	104.76	4.76	209.52	9.52	523.80	23.80	1,047.60	47.60	5,238.00	238.00			1.70%
2012	Feb	52.46	2.46	78.69	3.69	104.92	4.92	209.84	9.84	524.60	24.60	1,049.20	49.20	5,246.00	246.00			1.70%
2012	Jan	52.54	2.54	78.81	3.81	105.08	5.08	210.16	10.16	525.40	25.40	1,050.80	50.80	5,254.00	254.00			1.71%
2011	Dec	52.62	2.62	78.93	3.93	105.24	5.24	210.48	10.48	526.20	26.20	1,052.40	52.40	5,262.00	262.00			1.71%
2011	Nov	52.70	2.70	79.05	4.05	105.40	5.40	210.80	10.80	527.00	27.00	1,054.00	54.00	5,270.00	270.00			1.71%
2011	Oct	53.56	3.56	80.34	5.34	107.12	7.12	214.24	14.24	535.60	35.60	1,071.20	71.20	5,356.00	356.00			2.18%
2011	Sep	53.62	3.62	80.43	5.43	107.24	7.24	214.48	14.48	536.20	36.20	1,072.40	72.40	5,362.00	362.00			2.16%
2011	Aug	53.70	3.70	80.55	5.55	107.40	7.40	214.80	14.80	537.00	37.00	1,074.00	74.00	5,370.00	370.00			2.15%
2011	Jul	53.78	3.78	80.67	5.67	107.56	7.56	215.12	15.12	537.80	37.80	1,075.60	75.60	5,378.00	378.00			2.14%
2011	Jun	53.86	3.86	80.79	5.79	107.72	7.72	215.44	15.44	538.60	38.60	1,077.20	77.20	5,386.00	386.00			2.14%
2011	May	53.94	3.94	80.91	5.91	107.88	7.88	215.76	15.76	539.40	39.40	1,078.80	78.80	5,394.00	394.00			2.13%
2011	Apr	53.74	3.74	80.61	5.61	107.48	7.48	214.96	14.96	537.40	37.40	1,074.80	74.80	5,374.00	374.00			1.98%
2011	Mar	53.80	3.80	80.70	5.70	107.60	7.60	215.20	15.20	538.00	38.00	1,076.00	76.00	5,380.00	380.00			1.96%
2011	Feb	53.88	3.88	80.82	5.82	107.76	7.76	215.52	15.52	538.80	38.80	1,077.60	77.60	5,388.00	388.00			1.96%
2011	Jan	53.96	3.96	80.94	5.94	107.92	7.92	215.84	15.84	539.60	39.60	1,079.20	79.20	5,396.00	396.00			1.96%

SERIES I**DECEMBER 2014**

SERIES I

REDEMPTION VALUES AND INTEREST EARNED

ISSUE YEAR	ISSUE MONTHS	REDEMP. VALUE \$50	INT. EARNED \$50	REDEMP. VALUE \$75	INT. EARNED \$100	REDEMP. VALUE \$100	INT. EARNED \$200	REDEMP. VALUE \$500	INT. EARNED \$1,000	REDEMP. VALUE \$5,000	INT. EARNED \$10,000	REDEMP. VALUE \$50,000	INT. EARNED \$100,000	YIELD FROM ISSUE
2010 Dec	54.04	4.04	81.06	6.06	108.08	8.08	216.16	16.16	540.40	40.40	1,080.80	80.80	5,404.00	404.00
2010 Nov	54.12	4.12	81.18	6.18	108.24	8.24	216.48	16.48	541.20	41.20	1,082.40	82.40	5,412.00	412.00
2010 Oct	54.60	4.60	81.90	6.90	109.20	9.20	218.40	18.40	546.00	46.00	1,092.00	92.00	5,460.00	460.00
2010 Sep	54.66	4.66	81.99	6.99	109.32	9.32	218.64	18.64	546.60	46.60	1,093.20	93.20	5,466.00	466.00
2010 Aug	54.76	4.76	82.14	7.14	109.52	9.52	219.04	19.04	547.60	47.60	1,095.20	95.20	5,476.00	476.00
2010 Jul	54.84	4.84	82.26	7.26	109.68	9.68	219.36	19.36	548.40	48.40	1,096.80	96.80	5,484.00	484.00
2010 Jun	54.94	4.94	82.41	7.41	109.88	9.88	219.76	19.76	549.40	49.40	1,098.80	98.80	5,494.00	494.00
2010 May	55.04	5.04	82.56	7.56	110.08	10.08	220.16	20.16	550.40	50.40	1,100.80	100.80	5,504.00	504.00
2010 Apr	55.68	5.68	83.52	8.52	111.36	11.36	222.72	22.72	556.80	56.80	1,113.60	113.60	5,568.00	568.00
2010 Mar	55.74	5.74	83.61	8.61	111.48	11.48	222.96	22.96	557.40	57.40	1,114.80	114.80	5,574.00	574.00
2010 Feb	55.84	5.84	83.76	8.76	111.68	11.68	223.36	23.36	558.40	58.40	1,116.80	116.80	5,584.00	584.00
2010 Jan	55.94	5.94	83.91	8.91	111.88	11.88	223.76	23.76	559.40	59.40	1,118.80	118.80	5,594.00	594.00
2009 Dec	56.34	6.34	84.51	9.51	112.68	12.68	225.36	25.36	563.40	63.40	1,126.80	126.80	5,634.00	634.00
2009 Nov	56.42	6.42	84.63	9.63	112.84	12.84	225.68	25.68	564.20	64.20	1,128.40	128.40	5,642.00	642.00
2009 Oct	55.48	5.48	83.22	8.22	110.96	10.96	221.92	21.92	554.80	54.80	1,109.60	109.60	5,548.00	548.00
2009 Sep	55.56	5.56	83.34	8.34	111.12	11.12	222.24	22.24	555.60	55.60	1,111.20	111.20	5,556.00	556.00
2009 Aug	55.66	5.66	83.49	8.49	111.32	11.32	222.64	22.64	556.60	56.60	1,113.20	113.20	5,566.00	566.00
2009 Jul	55.74	5.74	83.61	8.61	111.48	11.48	222.96	22.96	557.40	57.40	1,114.80	114.80	5,574.00	574.00
2009 Jun	55.84	5.84	83.76	8.76	111.68	11.68	223.36	23.36	558.40	58.40	1,116.80	116.80	5,584.00	584.00
2009 May	55.92	5.92	83.88	8.88	111.84	11.84	223.68	23.68	559.20	59.20	1,118.80	118.80	5,594.00	594.00
2009 Apr	58.64	8.64	87.96	12.96	117.28	17.28	234.56	34.56	586.40	86.40	1,172.80	172.80	5,864.00	864.00
2009 Mar	58.78	8.78	88.17	13.17	117.56	17.56	235.12	35.12	587.80	87.80	1,175.60	175.60	5,878.00	878.00
2009 Feb	58.90	8.90	88.35	13.35	117.80	17.80	235.60	35.60	589.00	89.00	1,178.00	178.00	5,890.00	890.00
2009 Jan	59.02	9.02	88.53	13.53	118.04	18.04	236.08	36.08	590.20	90.20	1,180.40	180.40	5,902.00	902.00
2008 Dec	59.14	9.14	88.71	13.71	118.28	18.28	236.56	36.56	591.40	91.40	1,182.80	182.80	5,914.00	914.00
2008 Nov	59.24	9.24	88.86	13.86	118.48	18.48	236.96	36.96	592.40	92.40	1,184.80	184.80	5,924.00	924.00
2008 Oct	57.96	7.96	86.94	11.94	115.92	15.92	231.84	31.84	579.60	79.60	1,159.20	159.20	5,796.00	796.00
2008 Sep	58.04	8.04	87.06	12.06	116.08	16.08	232.16	32.16	580.40	80.40	1,160.80	160.80	5,804.00	804.00
2008 Aug	58.14	8.14	87.21	12.21	116.28	16.28	232.56	32.56	581.40	81.40	1,162.80	162.80	5,814.00	814.00
2008 Jul	58.22	8.22	87.33	12.33	116.44	16.44	232.88	32.88	582.20	82.20	1,164.40	164.40	5,822.00	822.00
2008 Jun	58.32	8.32	87.48	12.48	116.64	16.64	233.28	33.28	583.20	83.20	1,166.40	166.40	5,832.00	832.00
2008 May	58.40	8.40	87.60	12.60	116.80	16.80	233.60	33.60	584.00	84.00	1,168.00	168.00	5,840.00	840.00
2008 Apr	63.34	13.34	95.01	20.01	126.68	26.68	253.36	53.36	633.40	133.40	1,266.80	266.80	1,334.00	1334.00
2008 Mar	63.50	13.50	95.25	20.25	127.00	27.00	254.00	54.00	635.00	135.00	1,270.00	270.00	1,350.00	1350.00
2008 Feb	63.66	13.66	95.49	20.49	127.32	27.32	254.64	54.64	636.60	136.60	1,273.20	273.20	1,366.00	1366.00
2008 Jan	63.82	13.82	95.73	20.73	127.64	27.64	255.28	55.28	638.20	138.20	1,276.40	276.40	1,382.00	1382.00

SERIES I

DECEMBER 2014

SERIES I

REDEMPTION VALUES AND INTEREST EARNED

ISSUE YEAR	ISSUE MONTHS	REDEMP. VALUE \$50	INT. EARNED \$50	REDEMP. VALUE \$75	INT. EARNED \$75	REDEMP. VALUE \$100	INT. EARNED \$100	REDEMP. VALUE \$200	INT. EARNED \$200	REDEMP. VALUE \$500	INT. EARNED \$500	REDEMP. VALUE \$1,000	INT. EARNED \$1,000	REDEMP. VALUE \$5,000	INT. EARNED \$5,000	REDEMP. VALUE \$10,000	INT. EARNED \$10,000	YIELD FROM ISSUE
2007	Dec	63.98	13.98	95.97	20.97	127.96	27.96	255.92	55.92	639.80	139.80	1,279.60	279.60	6,398.00	1,398.00	12,796.00	2,796.00	3.55%
2007	Nov	64.12	14.12	96.18	21.18	128.24	28.24	256.48	56.48	641.20	141.20	1,282.40	282.40	6,412.00	1,412.00	12,824.00	2,824.00	3.54%
2007	Oct	64.90	14.90	97.35	22.35	129.80	29.80	259.60	59.60	649.00	149.00	1,298.00	298.00	6,490.00	1,490.00	12,980.00	2,980.00	3.67%
2007	Sep	65.06	15.06	97.59	22.59	130.12	30.12	260.24	60.24	650.60	150.60	1,301.20	301.20	6,506.00	1,506.00	13,012.00	3,012.00	3.66%
2007	Aug	65.24	15.24	97.86	22.86	130.48	30.48	260.96	60.96	652.40	152.40	1,304.80	304.80	6,524.00	1,524.00	13,048.00	3,048.00	3.66%
2007	Jul	65.40	15.40	98.10	23.10	130.80	30.80	261.60	61.60	654.00	154.00	1,308.00	308.00	6,540.00	1,540.00	13,080.00	3,080.00	3.65%
2007	Jun	65.58	15.58	98.37	23.37	131.16	31.16	262.32	62.32	655.80	155.80	1,311.60	311.60	6,558.00	1,558.00	13,116.00	3,116.00	3.65%
2007	May	65.74	15.74	98.61	23.61	131.48	31.48	262.96	62.96	657.40	157.40	1,314.80	314.80	6,574.00	1,574.00	13,148.00	3,148.00	3.64%
2007	Apr	66.88	16.88	100.32	25.32	133.76	33.76	267.52	67.52	668.80	168.80	1,337.60	337.60	6,688.00	1,688.00	13,376.00	3,376.00	3.83%
2007	Mar	67.06	17.06	100.59	25.59	134.12	34.12	268.24	68.24	670.60	170.60	1,341.20	341.20	6,706.00	1,706.00	13,412.00	3,412.00	3.82%
2007	Feb	67.24	17.24	100.86	25.86	134.48	34.48	268.96	68.96	672.40	172.40	1,344.80	344.80	6,724.00	1,724.00	13,448.00	3,448.00	3.82%
2007	Jan	67.42	17.42	101.13	26.13	134.84	34.84	269.68	69.68	674.20	174.20	1,348.40	348.40	6,742.00	1,742.00	13,484.00	3,484.00	3.81%
2006	Dec	67.60	17.60	101.40	26.40	135.20	35.20	270.40	70.40	676.00	176.00	1,352.00	352.00	6,760.00	1,760.00	13,520.00	3,520.00	3.81%
2006	Nov	67.76	17.76	101.64	26.64	135.52	35.52	271.04	71.04	677.60	177.60	1,355.20	355.20	6,776.00	1,776.00	13,552.00	3,552.00	3.80%
2006	Oct	67.58	17.58	101.37	26.37	135.16	35.16	270.32	70.32	675.80	175.80	1,351.60	351.60	6,758.00	1,758.00	13,516.00	3,516.00	3.72%
2006	Sep	67.76	17.76	101.64	26.64	135.52	35.52	271.04	71.04	677.60	177.60	1,355.20	355.20	6,776.00	1,776.00	13,552.00	3,552.00	3.72%
2006	Aug	67.94	17.94	101.91	26.91	135.88	35.88	271.76	71.76	679.40	179.40	1,358.80	358.80	6,794.00	1,794.00	13,588.00	3,588.00	3.71%
2006	Jul	68.12	18.12	102.18	27.18	136.24	36.24	272.48	72.48	681.20	181.20	1,362.40	362.40	6,812.00	1,812.00	13,624.00	3,624.00	3.71%
2006	Jun	68.32	18.32	102.48	27.48	136.64	36.64	273.28	73.28	683.20	183.20	1,366.40	366.40	6,832.00	1,832.00	13,664.00	3,664.00	3.71%
2006	May	68.48	18.48	102.72	27.72	136.96	36.96	273.92	73.92	684.80	184.80	1,369.60	369.60	6,848.00	1,848.00	13,696.00	3,696.00	3.70%
2006	Apr	67.80	17.80	101.70	26.70	135.60	35.60	271.20	71.20	678.00	178.00	1,356.00	356.00	6,780.00	1,780.00	13,560.00	3,560.00	3.54%
2006	Mar	67.96	17.96	101.94	26.94	135.92	35.92	271.84	71.84	679.60	179.60	1,359.20	359.20	6,796.00	1,796.00	13,592.00	3,592.00	3.54%
2006	Feb	68.12	18.12	102.18	27.18	136.24	36.24	272.48	72.48	681.20	181.20	1,362.40	362.40	6,812.00	1,812.00	13,624.00	3,624.00	3.53%
2006	Jan	68.28	18.28	102.42	27.42	136.56	36.56	273.12	73.12	682.80	182.80	1,365.60	365.60	6,828.00	1,828.00	13,656.00	3,656.00	3.53%
2005	Dec	68.44	18.44	102.66	27.66	136.88	36.88	273.76	73.76	684.40	184.40	1,368.80	368.80	6,844.00	1,844.00	13,688.00	3,688.00	3.52%
2005	Nov	68.58	18.58	102.87	27.87	137.16	37.16	274.32	74.32	685.80	185.80	1,371.60	371.60	6,858.00	1,858.00	13,716.00	3,716.00	3.51%
2005	Oct	70.56	20.56	105.84	30.84	141.12	41.12	282.24	82.24	705.60	205.60	1,411.20	411.20	7,056.00	2,056.00	14,112.00	4,112.00	3.79%
2005	Sep	70.74	20.74	106.11	31.11	141.48	41.48	282.96	82.96	707.40	207.40	1,414.80	414.80	7,074.00	2,074.00	14,148.00	4,148.00	3.79%
2005	Aug	70.92	20.92	106.38	31.38	141.84	41.84	283.68	83.68	709.20	209.20	1,418.40	418.40	7,092.00	2,092.00	14,184.00	4,184.00	3.78%
2005	Jul	71.10	21.10	106.65	31.65	142.20	42.20	284.40	84.40	711.00	211.00	1,422.00	422.00	7,110.00	2,110.00	14,220.00	4,220.00	3.77%
2005	Jun	71.28	21.28	106.92	31.92	142.56	42.56	285.12	85.12	712.80	212.80	1,425.60	425.60	7,128.00	2,128.00	14,256.00	4,256.00	3.77%
2005	May	71.44	21.44	107.16	32.16	142.88	42.88	285.76	85.76	714.40	214.40	1,428.80	428.80	7,144.00	2,144.00	14,288.00	4,288.00	3.76%
2005	Apr	70.66	20.66	105.99	30.99	141.32	41.32	282.64	82.64	706.60	206.60	1,413.20	413.20	7,066.00	2,066.00	14,132.00	4,132.00	3.61%
2005	Mar	70.82	20.82	106.23	31.23	141.64	41.64	283.28	83.28	708.20	208.20	1,416.40	416.40	7,082.00	2,082.00	14,164.00	4,164.00	3.60%
2005	Feb	70.98	20.98	106.47	31.47	141.96	41.96	283.92	83.92	709.80	209.80	1,419.60	419.60	7,098.00	2,098.00	14,196.00	4,196.00	3.60%
2005	Jan	71.16	21.16	106.74	31.74	142.32	42.32	284.64	84.64	711.60	211.60	1,423.20	423.20	7,116.00	2,116.00	14,232.00	4,232.00	3.59%

SERIES I

DECEMBER 2014

SERIES I

REDEMPTION VALUES AND INTEREST EARNED

ISSUE YEAR	ISSUE MONTHS	REDEMP. VALUE	INT. EARNED	YIELD FROM ISSUE										
2004	May	\$50	\$75	\$100	\$100	\$200	\$200	\$100	\$100	\$500	\$500	\$1,000	\$1,000	\$10,000
2004	Dec	71.32	21.32	106.98	31.98	142.64	42.64	285.28	85.28	713.20	213.20	1,426.40	426.40	14,264.00
2004	Nov	71.46	21.46	107.19	32.19	142.92	42.92	285.84	85.84	714.60	214.60	1,429.20	429.20	14,292.00
2004	Oct	71.86	21.86	107.79	32.79	143.72	43.72	287.44	87.44	718.60	218.60	1,437.20	437.20	14,372.00
2004	Sep	72.02	22.02	108.03	33.03	144.04	44.04	288.08	88.08	720.20	220.20	1,440.40	440.40	14,404.00
2004	Aug	72.20	22.20	108.30	33.30	144.40	44.40	288.80	88.80	722.00	222.00	1,444.00	444.00	14,440.00
2004	Jul	72.36	22.36	108.54	33.54	144.72	44.72	289.44	89.44	723.60	223.60	1,447.20	447.20	14,472.00
2004	Jun	72.54	22.54	108.81	33.81	145.08	45.08	290.16	90.16	725.40	225.40	1,450.80	450.80	14,508.00
2004	May	72.68	22.68	109.02	34.02	145.36	45.36	290.72	90.72	726.80	226.80	1,453.60	453.60	14,536.00
2004	Apr	73.30	23.30	109.95	34.95	146.60	46.60	293.20	93.20	733.00	233.00	1,466.00	466.00	14,660.00
2004	Mar	73.48	23.48	110.22	35.22	146.96	46.96	293.92	93.92	734.80	234.80	1,469.60	469.60	14,696.00
2004	Feb	73.66	23.66	110.49	35.49	147.32	47.32	294.64	94.64	736.60	236.60	1,473.20	473.20	14,732.00
2004	Jan	73.84	23.84	110.76	35.76	147.68	47.68	295.36	95.36	738.40	238.40	1,476.80	476.80	14,768.00
2003	Dec	74.02	24.02	111.03	36.03	148.04	48.04	296.08	96.08	740.20	240.20	1,480.40	480.40	14,802.00
2003	Nov	74.18	24.18	111.27	36.27	148.36	48.36	296.72	96.72	741.80	241.80	1,483.60	483.60	14,836.00
2003	Oct	75.06	25.06	112.59	37.59	150.12	50.12	300.24	100.24	750.60	250.60	1,501.20	501.20	15,012.00
2003	Sep	75.24	25.24	112.86	37.86	150.48	50.48	300.96	100.96	752.40	252.40	1,504.80	504.80	15,048.00
2003	Aug	75.44	25.44	113.16	38.16	150.88	50.88	301.76	101.76	754.40	254.40	1,508.80	508.80	15,088.00
2003	Jul	75.62	25.62	113.43	38.43	151.24	51.24	302.48	102.48	756.20	256.20	1,512.40	512.40	15,124.00
2003	Jun	75.80	25.80	113.70	38.70	151.60	51.60	303.20	103.20	758.00	258.00	1,516.00	516.00	15,160.00
2003	May	75.96	25.96	113.94	38.94	151.92	51.92	303.84	103.84	759.60	259.60	1,519.20	519.20	15,192.00
2003	Apr	80.68	30.68	121.02	46.02	161.36	61.36	322.72	122.72	806.80	306.80	1,613.60	613.60	16,136.00
2003	Mar	80.90	30.90	121.35	46.35	161.80	61.80	323.60	123.60	809.00	309.00	1,618.00	618.00	8,090.00
2003	Feb	81.14	31.14	121.71	46.71	162.28	62.28	324.56	124.56	811.40	311.40	1,622.80	622.80	8,114.00
2003	Jan	81.38	31.38	122.07	47.07	162.76	62.76	325.52	125.52	813.80	313.80	1,627.60	627.60	8,138.00
2002	Dec	81.60	31.60	122.40	47.40	163.20	63.20	326.40	126.40	816.00	316.00	1,632.00	632.00	8,160.00
2002	Nov	81.80	31.80	122.70	47.70	163.60	63.60	327.20	127.20	818.00	318.00	1,636.00	636.00	8,180.00
2002	Oct	85.44	35.44	128.16	53.16	170.88	70.88	341.76	141.76	854.40	354.40	1,708.80	708.80	8,544.00
2002	Sep	85.72	35.72	128.58	53.58	171.44	71.44	342.88	142.88	857.20	357.20	1,714.40	714.40	8,572.00
2002	Aug	85.98	35.98	128.97	53.97	171.96	71.96	343.92	143.92	859.80	359.80	1,719.60	719.60	8,598.00
2002	Jul	86.26	36.26	129.39	54.39	172.52	72.52	345.04	145.04	862.60	362.60	1,725.20	725.20	8,626.00
2002	Jun	86.54	36.54	129.81	54.81	173.08	73.08	346.16	146.16	865.40	365.40	1,730.80	730.80	8,654.00
2002	May	86.78	36.78	130.17	55.17	173.56	73.56	347.12	147.12	867.80	367.80	1,735.60	735.60	8,678.00
2002	Apr	87.32	37.32	130.98	55.98	174.64	74.64	349.28	149.28	873.20	373.20	1,746.40	746.40	8,732.00
2002	Mar	87.60	37.60	131.40	56.40	175.20	75.20	350.40	150.40	876.00	376.00	1,752.00	752.00	8,760.00
2002	Feb	87.88	37.88	131.82	56.82	175.76	75.76	351.52	151.52	878.80	378.80	1,757.60	757.60	8,788.00
2002	Jan	88.16	38.16	132.24	57.24	176.32	76.32	352.64	152.64	881.60	381.60	1,763.20	763.20	8,816.00

SERIES I

DECEMBER 2014

SERIES I

REDEMPTION VALUES AND INTEREST EARNED

ISSUE YEAR	ISSUE MONTHS	REDEMP. VALUE \$50	INT. EARNED \$50	REDEMP. VALUE \$75	INT. EARNED \$75	REDEMP. VALUE \$100	INT. EARNED \$100	REDEMP. VALUE \$200	INT. EARNED \$200	REDEMP. VALUE \$500	INT. EARNED \$500	REDEMP. VALUE \$1,000	INT. EARNED \$1,000	REDEMP. VALUE \$5,000	INT. EARNED \$5,000	REDEMP. VALUE \$10,000	INT. EARNED \$10,000	YIELD FROM ISSUE
2001	Dec	88.44	38.44	132.66	57.66	176.88	76.88	353.76	153.76	884.40	384.40	1,768.80	768.80	8,844.00	3,844.00	17,688.00	7,688.00	4.44%
2001	Nov	88.70	38.70	133.05	58.05	177.40	77.40	354.80	154.80	887.00	387.00	1,774.00	774.00	8,870.00	3,870.00	17,740.00	7,740.00	4.43%
2001	Oct	101.40	51.40	152.10	77.10	202.80	102.80	405.60	205.60	1,014.00	514.00	2,028.00	1,028.00	10,140.00	5,140.00	20,280.00	10,280.00	5.44%
2001	Sep	101.82	51.82	152.73	77.73	203.64	103.64	407.28	207.28	1,018.20	518.20	2,036.40	1,036.40	10,182.00	5,182.00	20,364.00	10,364.00	5.44%
2001	Aug	102.22	52.22	153.33	78.33	204.44	104.44	408.88	208.88	1,022.20	522.20	2,044.40	1,044.40	10,222.00	5,222.00	20,444.00	10,444.00	5.44%
2001	Jul	102.64	52.64	153.96	78.96	205.28	105.28	410.56	210.56	1,026.40	526.40	2,052.80	1,052.80	10,264.00	5,264.00	20,528.00	10,528.00	5.43%
2001	Jun	103.04	53.04	154.56	79.56	206.08	106.08	412.16	212.16	1,030.40	530.40	2,060.80	1,060.80	10,304.00	5,304.00	20,608.00	10,608.00	5.43%
2001	May	103.42	53.42	155.13	80.13	206.84	106.84	413.68	213.68	1,034.20	534.20	2,068.40	1,068.40	10,342.00	5,342.00	20,684.00	10,684.00	5.42%
2001	Apr	110.04	60.04	165.06	90.06	220.08	120.08	440.16	240.16	600.40	2,200.80	1,200.80	11,004.00	6,004.00	22,008.00	12,008.00	5.86%	
2001	Mar	110.52	60.52	165.78	90.78	221.04	121.04	442.08	242.08	605.20	2,210.40	1,210.40	11,052.00	6,052.00	22,104.00	12,104.00	5.85%	
2001	Feb	111.00	61.00	166.50	91.50	222.00	122.00	444.00	244.00	610.00	2,220.00	1,220.00	11,100.00	6,100.00	22,200.00	12,200.00	5.85%	
2001	Jan	111.50	61.50	167.25	92.25	223.00	123.00	446.00	246.00	615.00	2,230.00	1,230.00	11,150.00	6,150.00	22,300.00	12,300.00	5.85%	
2000	Dec	111.98	61.98	167.97	92.97	223.96	123.96	447.92	247.92	619.80	2,239.60	1,239.60	11,198.00	6,198.00	22,396.00	12,396.00	5.84%	
2000	Nov	112.44	62.44	168.66	93.66	224.88	124.88	449.76	249.76	624.40	2,248.80	1,248.80	11,244.00	6,244.00	22,488.00	12,488.00	5.84%	
2000	Oct	117.14	67.14	175.71	100.71	234.28	134.28	468.56	268.56	671.40	2,342.80	1,342.80	11,714.00	6,714.00	23,428.00	13,428.00	6.10%	
2000	Sep	117.68	67.68	176.52	101.52	235.36	135.36	470.72	270.72	1,176.80	676.80	2,353.60	1,353.60	11,768.00	6,768.00	23,536.00	13,536.00	6.10%
2000	Aug	118.20	68.20	177.30	102.30	236.40	136.40	472.80	272.80	1,182.00	682.00	2,364.00	1,364.00	11,820.00	6,820.00	23,640.00	13,640.00	6.09%
2000	Jul	118.74	68.74	178.11	103.11	237.48	137.48	474.96	274.96	1,187.40	687.40	2,374.80	1,374.80	11,874.00	6,874.00	23,748.00	13,748.00	6.09%
2000	Jun	119.28	69.28	178.92	103.92	238.56	138.56	477.12	277.12	1,192.80	692.80	2,385.60	1,385.60	11,928.00	6,928.00	23,856.00	13,856.00	6.09%
2000	May	119.78	69.78	179.67	104.67	239.56	139.56	479.12	279.12	1,197.80	697.80	2,395.60	1,395.60	11,978.00	6,978.00	23,956.00	13,956.00	6.08%
2000	Apr	118.02	68.02	177.03	102.03	236.04	136.04	472.08	272.08	1,180.20	680.20	2,360.40	1,360.40	11,802.00	6,802.00	23,604.00	13,604.00	5.94%
2000	Mar	118.54	68.54	177.81	102.81	237.08	137.08	474.16	274.16	1,185.40	685.40	2,370.80	1,370.80	11,854.00	6,854.00	23,708.00	13,708.00	5.94%
2000	Feb	119.04	69.04	178.56	103.56	238.08	138.08	476.16	276.16	1,190.40	690.40	2,380.80	1,380.80	11,904.00	6,904.00	23,808.00	13,808.00	5.93%
2000	Jan	119.56	69.56	179.34	104.34	239.12	139.12	478.24	278.24	1,195.60	695.60	2,391.20	1,391.20	11,956.00	6,956.00	23,912.00	13,912.00	5.93%
1999	Dec	120.08	70.08	180.12	105.12	240.16	140.16	480.32	280.32	1,200.80	700.80	2,401.60	1,401.60	12,008.00	7,008.00	24,016.00	14,016.00	5.93%
1999	Nov	120.56	70.56	180.84	105.84	241.12	141.12	482.24	282.24	1,205.60	705.60	2,411.20	1,411.20	12,056.00	7,056.00	24,112.00	14,112.00	5.92%
1999	Oct	119.40	69.40	179.10	104.10	238.80	138.80	477.60	277.60	1,194.00	694.00	2,388.00	1,388.00	11,940.00	6,940.00	23,880.00	13,880.00	5.82%
1999	Sep	119.90	69.90	179.85	104.85	239.80	139.80	479.60	279.60	1,199.00	699.00	2,398.00	1,398.00	11,990.00	6,990.00	23,980.00	13,980.00	5.82%
1999	Aug	120.42	70.42	180.63	105.63	240.84	140.84	481.68	281.68	1,204.20	704.20	2,408.40	1,408.40	12,042.00	7,042.00	24,084.00	14,084.00	5.82%
1999	Jul	120.92	70.92	181.38	106.38	241.84	141.84	483.68	283.68	1,209.20	709.20	2,418.40	1,418.40	12,092.00	7,092.00	24,184.00	14,184.00	5.81%
1999	Jun	121.44	71.44	182.16	107.16	242.88	142.88	485.76	285.76	1,214.40	714.40	2,428.80	1,428.80	12,144.00	7,144.00	24,288.00	14,288.00	5.81%
1999	May	121.92	71.92	182.88	107.88	243.84	143.84	487.68	287.68	1,219.20	719.20	2,438.40	1,438.40	12,192.00	7,192.00	24,384.00	14,384.00	5.80%
1999	Apr	122.48	72.48	183.72	108.72	244.96	144.96	489.60	289.60	1,224.80	724.80	2,449.60	1,449.60	12,248.00	7,248.00	24,496.00	14,496.00	5.80%
1999	Mar	123.00	73.00	184.50	109.50	246.00	146.00	491.68	291.68	1,230.00	730.00	2,460.00	1,460.00	12,300.00	7,300.00	24,600.00	14,600.00	5.80%
1999	Feb	123.52	73.52	185.28	110.28	247.04	147.04	493.76	293.76	1,235.20	735.20	2,470.40	1,470.40	12,352.00	7,352.00	24,704.00	14,704.00	5.79%
1999	Jan	124.06	74.06	186.09	111.09	248.12	148.12	495.84	295.84	1,240.60	740.60	2,481.20	1,481.20	12,406.00	7,406.00	24,812.00	14,812.00	5.79%

SERIES I**REDEMPTION VALUES AND INTEREST EARNED**

ISSUE YEAR	ISSUE MONTHS	REDEMP. VALUE	INT. EARNED	REDEMP. VALUE																														
1998	\$50	\$50	\$50	\$75	\$75	\$100	\$100	\$200	\$200	\$500	\$500	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000			
1998	Dec	124.58	74.58	186.87	111.87	249.16	149.16			1,245.80	745.80	2,491.60	1,491.60	12,458.00	7,458.00																			
1998	Nov	125.08	75.08	187.62	112.62	250.16	150.16			1,250.80	750.80	2,501.60	1,501.60	12,508.00	7,508.00																			
1998	Oct	126.96	76.96	190.44	115.44	263.92	153.92			1,269.60	769.60	2,539.20	1,539.20	12,696.00	7,696.00																			
1998	Sep	127.50	77.50	191.25	116.25	265.00	155.00			1,275.00	775.00	2,550.00	1,550.00	12,750.00	7,750.00																			

SERIES I

DECEMBER 2014

