

Supplement  
to

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***J. K. LASSER'S<sup>TM</sup>***  
***YOUR INCOME TAX***  
***2016***



# SUPPLEMENT TO *YOUR INCOME TAX 2016*<sup>\*</sup>

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## RECENT TAX DEVELOPMENTS\*

### EXTENDERS LAW RESTORES EXPIRED TAX BREAKS FOR 2015 AND PROVIDES MIX OF PERMANENT AND TEMPORARY EXTENSIONS PLUS MISCELLANEOUS TAX CHANGES

The “Protecting Americans from Tax Hikes Act of 2015” (PATH Act), was signed into law by the President on December 18, 2015, as part of the massive year-end government spending legislation (PATH Act, Division Q of P.L. 114-113, the “Consolidated Appropriations Act, 2016”). The PATH Act permanently extends to 2015 and later years a number of tax breaks for individuals and businesses that had expired at the end of 2014. Other provisions that expired at the end of 2014 were extended for two years (2015 and 2016). For a handful of business provisions, the PATH Act provides a five-year extension (2015 through 2019). A few tax breaks for individuals that had been due to expire at the end of 2017 were also permanently extended.

Apart from the extenders, the PATH Act also includes miscellaneous tax changes.

Here is a rundown of the key provisions in the PATH Act.

### Permanent extensions for individuals

**Deduction for state and local sales taxes.** The PATH Act permanently extends to 2015 and later years the provision allowing taxpayers who itemize deductions on Schedule A (Form 1040) to elect to claim state and local general sales taxes in lieu of state and local income taxes.

**Tax-free IRA transfers to charity if age 70½ or older.** The PATH Act permanently extends beyond 2014 the rule that allows a taxpayer age 70½ or older to exclude from gross income up to \$100,000 of traditional IRA distributions that are transferred directly from the IRA to a charity. Such qualified charitable distributions (QCDs) offset the required minimum distribution that would otherwise have to be received and reported as income. For the exclusion to apply for 2015, the direct transfer to charity had to be completed by the end of the year, although the PATH Act authorizing the exclusion did not become law until December 18.

<sup>\*</sup>This Supplement to *J.K. Lasser’s Your Income Tax* reflects tax developments as of February 12, 2016. Please revisit us at [www.jklasser.com](http://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 2016*.

**American Opportunity tax credit.** Under the AOTC, a credit of up to \$2,500 per eligible student is allowed for each of the first four years of college, subject to a MAGI limit of \$80,000-\$90,000 for single taxpayers, or \$160,000-\$180,000 if married filing jointly. These rules, which had been scheduled to expire at the end of 2017, have been made permanent.

**Above-the-line deduction for educator expenses.** The deduction for an elementary and secondary school teacher's out-of-pocket costs has been permanently extended. For 2015, the deduction is limited to \$250 (as in prior years). Cost-of-living adjustments are possible starting in 2016, but the IRS has announced that there is no increase for 2016 under the adjustment formula in the law. Professional development courses qualify for the deduction for 2016 and later years.

**Refundable child tax credit.** The \$1,000 per child (under age 17) tax credit is refundable to the extent of 15% of earned income in excess of \$3,000. The \$3,000 threshold was due to expire at the end of 2017, but has been permanently extended.

**Earned income tax credit amounts.** For 2009 through 2017, prior law allowed a higher EITC rate for taxpayers with three or more children, and also a higher phaseout range for married couples filing jointly. These favorable rules are permanently extended.

**Parity for employer-provided mass transit benefits with parking.** The monthly exclusion limit for employer-provided transit passes and van/bus transportation is permanently set at the same amount as the exclusion for parking benefits, retroactive to the start of 2015. For 2015, the exclusion is \$250 per month; for 2016 the inflation-adjusted limit is \$255 per month.

**Higher charitable deduction limits for conservation contributions.** The maximum annual deduction ceiling for donations of real estate for qualifying conservation purposes is permanently set for years after 2014 at 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. Starting in 2016, Alaska Native Corporations are allowed a charitable deduction for conservation contributions of up to 100% of taxable income in excess of other deductible charitable contributions; a 15-year carryover will be allowed for contributions exceeding this limit.

**Exclusion for gain on qualified small business stock.** The 100% exclusion that applies to gain on the sale of qualified small business stock acquired after September 27, 2010, and held more than five years will apply to qualified stock acquired in 2015 and all later years.

### Permanent extensions for business owners

**The research credit.** The PATH Act permanently extends the tax credit for research and development costs in excess of a base amount (20% credit rate or simplified 14% credit). Starting in 2016, eligible small businesses (gross receipts up to \$50 million) may claim the credit against the AMT as well as regular tax liability. Another change taking effect in 2016 allows a qualifying small business to claim part of its research credit (generally up to \$250,000) as a payroll tax credit against their employer share of Social Security tax liability for employees (but not against the employee portion of Social Security taxes or the employer's Medicare tax liability), rather than as a credit against income tax liability. To qualify for this payroll tax credit, a business must have gross receipts of under \$5 million for the current

year and must not have had any gross receipts prior to the five-year period ending with the current year.

**First-year expensing (Section 179 deduction).** The new law extends to 2015 the \$500,000 expensing limit and \$2 million phaseout threshold that applied from 2010 through 2014. Without the extension, the expensing limit for 2015 would have been only \$25,000, and the phaseout threshold, \$200,000. Starting in 2016, the \$500,000 and \$2 million limits are subject to annual inflation adjustments. However, the IRS has announced that under the adjustment formula in the law, there is no increase to the \$500,000 expensing limit for 2016; the phaseout threshold for 2016 increases to \$2,010,000.

The PATH Act permanently extends (to 2015 and later years) the rule allowing expensing for qualifying off-the-shelf computer software. Air conditioning and heating units placed in service in tax years beginning after 2015 will be eligible for expensing.

For 2015, up to \$250,000 of the \$500,000 expensing limit can be used for the cost of qualified leasehold improvements, qualified restaurant property, and qualified retail improvements; this is the same as the 2014 rule. For 2016 and later years, expensing up to the regular limit (\$500,000 for 2016) is allowed for the cost of qualified leasehold improvements, qualified restaurant property, and qualified retail improvements; the \$250,000 cap is eliminated.

**15-year depreciation for qualified improvements.** The new law permanently extends the pre-2015 rule allowing 15-year straight-line depreciation for the cost of qualified leasehold improvements, qualified restaurant property, and qualified retail improvements, to the extent that first-year expensing (see above) is not used for the improvements.

**Enhanced charitable deduction for non-corporate donations of food inventory.** For contributions after 2014, the PATH Act permanently extends the enhanced charitable deduction that a non-corporate business owner may claim for donations of food inventory that has a fair market value exceeding basis. The food must be "apparently wholesome" food meeting government quality and labeling standards. The deduction generally equals the basis of the food plus 50% of the appreciation (half of fair market value in excess of basis), but no more than double the basis. The deduction for 2015 cannot exceed 10% of net income from the businesses making the donations. For taxable years beginning after 2015, the net income limit is increased from 10% to 15%, and donations exceeding the 15% limit may be carried forward up to five years.

**Employer credit for differential wages paid to employees joining the military.** The tax credit allowed to employers who voluntarily pay "differential wages" to employees who join the military is permanently extended to wages paid after 2014. The "differential wages" cover some or all of the difference between the pay from the military and the wages that had been received prior to entering the military. For 2015 payments, as in prior years, the credit is allowed only to employers with up to 50 employees, but starting in 2016, all employers regardless of size qualify for the credit.

**Reduced recognition period for built-in gains of S corporations.** The pre-2015 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 permanently extended. Thus, gain on a sale by an S corporation in a taxable year beginning after 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).

**Minimum low-income housing credit.** For newly constructed non-federally-subsidized buildings placed in service after 2014, the PATH Act permanently extends the minimum 9% low-income housing credit.

### **Business provisions extended for 2015 through 2019**

**Bonus depreciation.** The additional first-year bonus deduction of 50% of adjusted basis is extended to property purchased new and placed in service in 2015, 2016, and 2017. For these years, the extension allows an \$8,000 increase in the first-year depreciation limit for new cars, light trucks, and vans used over 50% for business. The bonus rate is phased down to 40% in 2018 and 30% in 2019. The increase in the first-year vehicle depreciation ceiling is reduced to \$6,400 for 2018 and \$4,800 for 2019.

For 2015 (as in prior years), bonus depreciation applies to qualified leasehold improvements but not restaurant or retail property improvements. Qualified leasehold improvements must be placed in service more than three years after the building was first placed in service. For 2016 through 2019, bonus depreciation applies more broadly to “qualified improvements.” The improvements do not have to be subject to a lease and there is no three-year requirement. A qualified improvement is any improvement to the interior of nonresidential property after the building is placed in service, other than elevators, escalators, enlargements, or changes to the internal structural framework.

**Work opportunity tax credit.** The work opportunity credit for wages paid to employees of targeted groups is extended through 2019. Starting in 2016, the credit is expanded to employers that hire individuals who have been unemployed for at least 27 weeks; for such workers, the maximum credit is \$2,400 per eligible employee (40% of first \$6,000 of wages).

**New markets tax credit.** The new markets tax credit, which is allowed for the first seven years of investments in a community development entity (CDE) that provides capital to businesses and residents in low-income communities, is extended through 2019.

### **Extensions for individuals and business for 2015 and 2016 only**

Since the following tax breaks are extended by the PATH Act only for 2015 and 2016, Congress will have to re-visit their status by the end of 2016 and decide on whether to extend them again temporarily, or possibly make some of them permanent. The outcome may depend on the outlook for comprehensive tax reform, which is not expected to gain momentum until 2017 at the earliest.

**Above-the-line deduction for tuition and related fees.** The new law extends through 2016 the deduction for tuition and related expenses, which 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 exclusion from gross income for cancellations of cancelled mortgage debt on a principal residence is extended through 2016. The exclusion will also apply to a discharge in 2017 of qualified principal residence debt if the discharge is pursuant to a

binding written agreement entered into before 2017. The maximum lifetime exclusion 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 for 2015 and 2016 if deductions are itemized on Schedule A (Form 1040). The deduction starts to phase out when adjusted gross income (AGI) exceeds \$100,000 (\$50,000 if married filing separately), and it is completely phased out if AGI is over \$109,000 (\$54,500 if married filing separately).

**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 extended to 2015 and 2016. However, the overall credit limit of \$500 is a lifetime limit, so taxpayers who claimed the credit for home energy improvements for years before 2015 may only claim a credit for 2015 or 2016 to the extent the \$500 limit was not already used up.

The credit for residential energy-efficient property (REEP), which was scheduled to terminate at the end of 2016, was partially extended and modified—not by the PATH Act, but by a different part of the Consolidated Appropriations Act. The 30% credit for solar property and solar water heating property is extended for 2017 through 2019. The credit will drop to 26% of qualifying solar expenses in 2020 and to 22% for solar property placed in service in 2021. The 30% credit for residential wind, geothermal, and fuel cell property will terminate as scheduled at the end of 2016.

**Fuel cell vehicles credit.** The new law extends the credit for fuel cell vehicles purchased in 2015 and 2016. For cars and light trucks, the base credit of \$4,000 may be increased by between \$1,000 and \$4,000 depending on fuel economy.

**Electric plug-in motorcycles.** A credit was allowed for plug-in electric motorcycles and three-wheeled vehicles acquired before 2014. The PATH Act extends the credit to electric motorcycles acquired in 2015 and 2016 (not 2014), but there is no extension for three-wheeled electric vehicles.

**Deduction for energy improvements to commercial buildings.** Qualifying energy improvements in 2015 and 2016 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.

**Contractor’s tax credit for energy-efficient new homes.** The tax credit for constructing or manufacturing a certified energy-efficient residence is extended to homes acquired from the contractor/manufacturer in 2015 and 2016. The credit is \$1,000 or \$2,000 depending on the energy reduction provided.

**Empowerment zone incentives.** Tax benefits for businesses in empowerment zones are extended through 2016, including (1) an additional \$35,000 of Section 179 expensing for qualified zone property (increasing the overall expensing limit to \$535,000 for 2015 and 2016), (2) a wage credit for hiring residents of the empowerment zone, (3) tax-exempt bond financing, (4) rollover of gain from the sale of empowerment zone assets when replacement property is purchased in the same zone within 60 days, and (5) a 60% exclusion (instead of 50%) for gain on the sale of qualified small business stock in a corporation qualifying as an empowerment zone business, if the stock was acquired at original issue before February 18, 2009 and held over five years.

## Non-extender tax changes in the PATH Act

Here is a summary of a few of the dozens of non-extender tax provisions included in the PATH Act.

**Section 529 plans.** Distributions from 529 college savings plans are not taxable to the extent they are used to pay for qualified education expenses. Added to the list of qualified education expenses for 2015 and later years is the cost of computer equipment and technology. This includes the cost of Internet access and software (other than software for sports or games that are not primarily educational).

Refunds received after 2014 of tuition that had been paid with a 529 distribution can be re-contributed within 60 days of receipt in order to avoid taxation on the distribution.

**Exclusion under Work College Program.** Payments from a work-learning-service program operated by a college that are received in 2016 and later are excludable from income. The Joint Committee on Taxation explains that “a work college must require resident students to participate in a work-learning-service program that is an integral and stated part of the institution’s educational philosophy and program.”

**ABLE accounts.** Qualified ABLE accounts allow certain disabled individuals to save for future medical costs and living expenses. Several changes have been made to these accounts for 2015 and later years:

Accounts can be established in any state; the requirement that a disabled individual set up the account only in his/her state of residence has been eliminated.

Funds from 529 plans can be rolled over to ABLE accounts. Previously, this was barred because the contribution to the ABLE account was not viewed as a qualified education expense.

Rollovers are counted as a current contribution to the ABLE accounts. As such they cannot exceed the annual contribution cap for ABLE accounts (e.g., \$14,000 in 2016).

**Exclusion for incarceration restitution payments.** Those who have been wrongfully incarcerated and receive civil damages, restitution, or other monetary awards can exclude the payments from income. There is no cap on the exclusion amount. Even if the statute of limitations for a prior year has expired, a refund may be claimed within a year of the December 18 enactment date of the PATH Act.

**Rollovers to SIMPLE IRAs.** Until now, funds within a traditional IRA or a qualified retirement plan, such as a 401(k) plan, could not be rolled over to a SIMPLE IRA. After December 18, 2015, such rollovers are permissible if an employee has participated in the SIMPLE IRA for more than two years.

**Taxpayer Bill of Rights.** In 2014 (News Release IR-2014-72), the IRS promulgated a 10-point list of taxpayer rights in response to urging from the National Taxpayer Advocate to do so. The list, shown in Section 48.1 of *J.K. Lasser’s Your Income Tax 2016*, has been codified into the Internal Revenue Code by the PATH Act.

## IRS MILEAGE RATES FOR 2016 (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 2016, the standard mileage rates are:

- For business driving, 54 cents per mile (down from 57.5 cents)
- For medical and moving expenses, 19 cents per mile (down from 23 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 54, 19, or 14 cents-per-mile rate in figuring your deduction for 2016.

**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 2015, you must decide whether to use the 2015 IRS rate of 57.5 cents per mile on your 2015 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 do not use the 57.5 cents IRS rate for 2015, you will not be allowed to use the 54-cents-per-mile rate for that vehicle on your 2016 tax return or to use the then-applicable IRS rate for years after 2016.

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 2016, the deemed depreciation rate will be 24 cents per mile (same as for 2015).

**Employee reimbursements for 2016 mileage.** Employees who use their vehicles for work and who are reimbursed under an “accountable” plan in 2016 will not be taxed on reimbursements up to the 54 cents-per-mile standard business rate.

## PHASEOUT OF TRADITIONAL IRA & ROTH IRA CONTRIBUTIONS FOR 2016 (8.2–8.4, 8.20)

The basic contribution limit for traditional and Roth IRAs is not changing: it remains at \$5,500 for 2016 (the same limit applied for 2013 through 2015). The \$5,500 limit is increased by \$1,000 for those who will be age 50 or older by the end of 2016.

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 active participants who are married filing jointly or qualifying widows or widowers, the phaseout for 2016 deductible contributions to traditional IRAs begins at MAGI of \$98,000, with the phaseout complete when MAGI is \$118,000 or more. For single taxpayers and heads of household, the phaseout threshold is \$61,000; the phaseout is complete when MAGI is \$71,000 or more. These phaseout thresholds and end points are unchanged from 2015.

The phaseout threshold for a married person filing jointly who is not an active plan participant but whose spouse is an active participant increases slightly to \$184,000 (from \$183,000), and the phaseout for that nonparticipant spouse is complete when MAGI is \$194,000 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 2016 MAGI exceeding \$184,000, up from \$183,000, and the phaseout will be complete if MAGI is \$194,000 or more. For single taxpayers and heads of household, the phaseout threshold is increasing to \$117,000 from \$116,000; the phaseout will be complete if 2016 MAGI is \$132,000 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 2016 WAGES & SELF-EMPLOYMENT EARNINGS (26.8, 45.3, 45.4)**

For 2016, Social Security taxes apply to the first \$118,500 of wages (the same as for 2015). Since the tax rate fixed by law is 6.2%, the maximum amount of Social Security that can be withheld from an employee's 2016 wages is also the same as for 2015, or \$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 the 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 do not change annually, 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 2016 (7.17, 7.18, 7.21, 7.22, 8.17, 41.2, 41.4, 41.9)**

Because of minimal inflation, the limits on elective deferrals to 401(k) and similar plans, as well as other qualified plan limits, are not changing for 2016.

**Elective deferrals.** The basic limit for elective deferrals in 2016 is \$18,000, the same limit as for 2015. 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 remains \$6,000 for 2016.

For a SIMPLE IRA, the deferral limit is also unchanged at \$12,500, with a catch-up contribution of \$3,000 for those age 50 or over by the end of 2016.

**Defined contribution plans and pension plans.** The overall limitation on employee and employer contributions (including forfeitures) to a defined contribution plan (such as a self-employed profit-sharing SEP or Keogh) is unchanged at \$53,000 for 2016. The general limitation on the annual benefit from a defined benefit pension plan is also unchanged at \$210,000.

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

**SEP eligibility.** Employees meeting the age and service requirements must be covered by an SEP if they have 2016 compensation exceeding \$600 (no change).

**Definition of key employee or highly compensated employee.** The earnings threshold for determining highly compensated employees under the nondiscrimination rules remains \$120,000. Also unchanged is the \$170,000 threshold for treating officers as key employees under the top-heavy plan rules.

## MEDICARE PART B AND PART D PREMIUMS FOR 2016 (34.10)

Medicare Part B premiums cover eligible physician services, outpatient hospital services, outpatient laboratory and diagnostic services, certain home health services, and durable medical equipment. The basic Medicare Part B premium for 2016 is remaining \$104.90 per month for most beneficiaries (about 70%) because of the “hold harmless” rule that bars a premium increase when there is no increase in Social Security retirement benefits. However, the 30% of Medicare beneficiaries who are not held harmless pay a basic monthly premium of \$121.80. This includes: (1) Part B enrollees who are not yet collecting Social Security benefits, and (2) individuals who initially enroll in Part B in 2016. If an individual is covered by Medicaid as well as Medicare, Medicaid pays the \$121.80 premium on that person’s behalf.

Part B enrollees who had MAGI for 2014 (see next paragraph) exceeding \$85,000, or \$170,000 if married filing jointly for 2014, must pay a monthly premium surcharge on top of the \$121.80 basic premium.

**Part B surcharge for 2016 based on 2014 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 2016 is based on your

MAGI for 2014. Social Security obtains your filing data from the IRS to determine any surcharge. If your 2014 tax return information was not available, Social Security used your 2013 tax return data to determine if you owe a surcharge for 2016. 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 2014 MAGI but in 2015 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 2016 premium using your 2015 tax information.

The premium table below assumes that Social Security used 2014 filing status and MAGI to determine any surcharge for 2016. There are 4 levels of surcharge for individuals who had 2014 MAGI over \$85,000, or joint filers with 2014 MAGI exceeding \$170,000. Married persons who lived apart for all of 2014 and filed separate 2014 returns are treated as single. However, married persons who lived together at any time in 2014 and who filed separately are treated more harshly; they are subject only to the 2 highest surcharge levels.

**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 2016, the Part D surcharge ranges from \$12.70 to \$72.90 per month, as shown in the last column of the table below.

**2016 Medicare Part B Premiums and Part D Premium Surcharges  
Based on 2014 MAGI and Filing Status**

<i>Single, head of household, qualifying widow/widower, and married filing separately if lived apart all of 2014</i>	<i>Married filing jointly</i>	<i>Married filing separately if lived together at any time in 2014</i>	<i>Monthly Part B premium for 2016</i>	<i>Surcharge added to monthly Part D premium for 2016</i>
\$85,000 or less	\$170,000 or less	\$85,000 or less	\$104.90 if “held harmless”; \$121.80 if not held harmless	NONE
\$85,001 through \$107,000	\$170,001 through \$214,000	See below	\$170.50 (includes \$48.70 surcharge)	\$12.70
\$107,001 through \$160,000	\$214,001 through \$320,000	See below	\$243.60 (includes \$121.80 surcharge)	\$32.80
\$160,001 through \$214,000	\$320,001 through \$428,000	\$85,001 through \$129,000	\$316.70 (includes \$194.90 surcharge)	\$52.80
Over \$214,000	Over \$428,000	Over \$129,000	\$389.80 (includes \$268.00 surcharge)	\$72.90

# ADDITIONS & CORRECTIONS TO THE TEXT OF YOUR INCOME TAX 2016

**Note to our readers:** If you have the *Professional Edition of J.K. Lasser's Your Income Tax 2016*, some of the corrections to the text and the updates provided in the following pages may already be included in your edition. We regret any errors.

The page references in the boldface headings below are to the text of *J.K. Lasser's Your Income Tax 2016*. Page references within the items themselves (after the headings) are to the pages of this *Supplement* unless otherwise noted.

We have noted the tax breaks that were retroactively extended for 2015; also see the “extenders” legislation (the PATH Act) discussion beginning on [page 3](#).

For future updates, visit [jklasser.com](http://jklasser.com).

**Employer-provided adoption benefits (pages 53, 61–62).** The 2016 inflation-adjusted limits for benefits under an employer's adoption assistance program are shown on [page 13](#).

**Parity for transit passes/van pools with parking benefits (page 63).** The PATH Act permanently allows the same monthly exclusion limit for transit passes plus van pool benefits (combined benefit) as for parking benefits, retroactive to the beginning of 2015; see [page 4](#).

**Exclusion for gain on small business stock (pages 108–109).** The 100% exclusion for gain on the sale of qualified small business stock held over five years applies to stock acquired in 2015 and all future years. The PATH Act permanently extends the 100% exclusion, which under prior law applied only to stock acquired before 2015.

The law authorizing empowerment zone designations was extended two years, for 2015 and 2016, thereby allowing a 60% exclusion (instead of 50%) in those years for gain on the sale of empowerment zone business stock acquired before February 18, 2009 and held over five years.

**Rollover of gain on empowerment zone assets (page 109).** The extension of the law authorizing empowerment zone designations through 2016 (noted in preceding paragraph) also allows gain on the sale of empowerment zone assets in 2015 and 2016 to be deferred if replacement assets are purchased within 60 days of the sale.

**Sample Form 8949 (page 113).** On line 2 of the Form 8949, the total for column (d) should be 5,360, not 5,300.

**Beneficiary's basis for inherited property must be same as value reported by executor on estate tax return (page 125).** Under last summer's law requiring consistent basis reporting between estates and beneficiaries, executors generally must report the value of property included on an estate tax return to the IRS and to the beneficiaries within 30 days of the filing date (or due date plus extensions if earlier) of the estate tax return. However, to allow time for practitioners' comments and to prepare guidelines on the new rules, the IRS delayed the due date for any statements required from executors: statements otherwise due under the 30-day rule prior to February 29, 2016, did not have to be provided until that date (Notice 2015-57). In January 2016, the IRS released a Form 8971 (Information Regarding Beneficiaries Acquiring Property From a Decedent) and Schedule A, plus instructions. In February, just prior to completion of this *Supplement*, the IRS announced a further delay in executor reporting, from February 29 to March 31, 2016, and stated that it was about

to release proposed regulations, which it urged executors to review before completing Form 8971 and Schedule A (Notice 2016-19).

**Tax-free direct transfer from IRA to charity (pages 205, 321).** The PATH Act permanently extends, to 2015 and later years, the rule 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.

**MyRAs launched nationwide (page 233).** The Treasury Department launched MyRAs nationwide in November 2015. A MyRA can be funded through (1) payroll direct deposit if your employer agrees to withhold and remit the contribution to the Treasury, (2) direct transfer from a savings or checking account, or (3) directing the IRS on Form 8888 to transfer some or all of your tax refund to your MyRA.

Further details are available at [myra.gov](http://myra.gov).

**Increase in *de minimis* safe harbor for tangible personal property (page 238).** Effective for 2016, the IRS has increased the *de minimis* safe harbor for tangible property that can be used by taxpayers without an applicable financial statement (AFS). The increase is from \$500 to \$2,500 per item. The safe harbor allows items costing up to the \$2,500 limit to be deducted immediately instead of having to be capitalized. Details are in Notice 2015-82.

**Safe harbor for retail or restaurant remodel-refresh expenses (page 238).** Taxpayers in a qualified restaurant or retail business can elect a safe harbor that allows 75% of the costs of a qualifying “remodel-refresh” project to be deducted as ordinary repairs, with only the 25% balance capitalized. However, the safe harbor may only be used by businesses with an applicable financial statement (AFS), which most small businesses do not have. Details are in Revenue Procedure 2015-56.

**Proposed reporting changes for electronically tracked slot machine play (pages 281–283).** When this *Supplement* was completed, the IRS had not revised, or finalized, its controversial 2015 proposals concerning electronically tracked slot machine play: (1) the proposed safe harbor for defining a “session of play” for purposes of figuring wins or losses from electronically tracked slot play, or (2) the proposed regulations that would change the reporting rules for winnings (Form W-2G) from a session of electronically tracked slot play.

**Exclusion for discharge of mortgage debt (pages 289, 291, 563).** The exclusion for up to \$2 million of cancelled qualified principal residence debt was extended to debts discharged in 2015 and 2016.

**Partnership audit rules (page 295).** A new law makes major changes to the audit rules for partnerships, but the changes are not effective until partnership tax years beginning after 2017. Most partnerships with 100 or fewer partners will be able to elect out of the new rules (Bipartisan Budget Act of 2015, P.L. 114-74, 11/2/15).

**Deduction for educator expenses (pages 304–305, 413).** The deduction for an educator's out-of-pocket expenses has been permanently extended by the PATH Act for 2015 and later years.

The prior law limit of \$250 also applies for 2015 and 2016. A cost-of-living adjustment for 2016 was possible under the new law but the IRS announced there is no increase.

**Deduction for tuition/fees (pages 304–305, 589–590).** The PATH Act extends to 2015 and 2016 the deduction for tuition and fees (up to \$4,000 or \$2,000 depending on your income).

**Phaseout of itemized deductions (page 313, 318–319).** See [page 12](#) of this *Supplement* for the 2016 phaseout rules.

**Higher deduction limit for qualified conservation contributions (pages 335, 342).** Increased deduction ceilings for qualified conservation contributions (50% of adjusted gross income (AGI), 100% for qualified farmers and ranchers) have been permanently extended (to 2015 and later years) by the PATH Act.

**Mortgage insurance premiums deduction (page 351).** The itemized deduction for mortgage insurance premiums was extended by the PATH Act to 2015 and 2016. There is no change to the phaseout rule.

**Sales tax deduction option (page 361–362).** The PATH Act permanently extends (for 2015 and later years) the option to elect to deduct general state and local sales taxes in lieu of state and local income taxes. The optional tables for 2015 are on [pages 54–58](#) of this *Supplement*.

**Long-term care premiums (page 384).** The limits on deductible long-term care premiums for 2016 are on [page 13](#) of this *Supplement*.

**Meal allowance deduction for transportation industry workers (page 429).** For travel from October 1, 2015 through September 30, 2016, the special rate that transportation industry workers may use for unreimbursed meals and incidentals expenses (M&IE rate) increases to \$63 per day (from \$59) in CONUS (within continental U.S.) locations, and to \$68 per day (from \$65) in OCONUS locations.

**High-low per diem reimbursement rates (page 447).** For the period October 1, 2015, through September 30, 2016 (the federal government's current fiscal year), the "high-cost" area rate is \$275 per day (up from \$259), and for all other areas in CONUS the rate is \$185 per day (up from \$172). Employers must allocate \$68 of the \$275 rate and \$57 of the \$185 rate to meals for deduction purposes. Notice 2015-63 has the list of high-cost areas and the qualifying dates.

**Phaseout of personal exemptions (pages 462–463).** See [page 12](#) for the 2016 phaseout rules.

**AMT exemptions and rates (pages 472–474).** The AMT exemption amounts and phaseout thresholds for 2016, and the boundary between the 26% and 28% rates, are shown on [page 12](#).

**Kiddie Tax (pages 479–483).** The "kiddie tax" floor for 2016 is \$2,100, the same as for 2015.

**Refundable child tax credit (page 487).** The PATH Act permanently extends the rule providing that the child tax credit is refundable to the extent of 15% of earned income in excess of \$3,000. The \$3,000 threshold had been scheduled to expire at the end of 2017.

**Earned income credit (pages 492–494).** The 2015 Earned Income Credit Table starts on [page 45](#). The EIC limits and phaseout rules for 2016 are on [page 13](#).

**Adoption credit (pages 495–496).** The inflation-adjusted limits for 2016 are shown on [page 13](#).

**Saver's credit (page 497).** Since a MyRA is considered a type of Roth IRA, a contribution to a MyRA for 2015 qualifies for the 2015 saver's credit (see Form 8880). The income brackets for the 2016 saver's credit are on [page 13](#).

**Credit for home energy improvements (page 502).** The credit for nonbusiness energy property such as insulation, storm windows, and furnaces was extended to 2015 and 2016 by the PATH Act.

**Residential energy efficient property (REEP; page 502).** The Consolidated Appropriations Act (of which the PATH Act was a part) extends the REEP credit for solar property and solar water heating property through 2021, but the credit for wind, geothermal and fuel cell property will terminate, as scheduled, at the end of 2016. For solar property placed in service in 2020, the credit rate drops from 30% to 26%, and to 22% for property placed in service in 2021.

**Credit for fuel cell vehicles (page 503).** The PATH Act extends the credit (Form 8910) for qualified fuel cell vehicles purchased in 2015 and 2016.

**Credit for two-wheel plug-in electric motorcycles (page 503).** The credit for two-wheel rechargeable vehicles, which had expired at the end of 2013, is reinstated by the PATH Act (see Form 8936) for electric motorcycles acquired in 2015 and 2016.

**Social Security tax base (page 509).** For 2016, the maximum amount of earnings subject to the Social Security tax (6.2%) is \$118,500, the same as for 2015; see [page 7](#).

**Forms 8959 and 8960 (pages 521–522).** Final Forms 8959 (Additional Medicare Tax) and 8960 (Net Investment Income Tax) are on [pages 27–28](#) of this *Supplement*; see [www.irs.gov](http://www.irs.gov) for the instructions.

**Student loan interest deduction (page 590–591).** The modified adjusted gross income limits on eligibility for the deduction are not changing for 2016; see [page 13](#).

**Social Security earnings tests (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. The reductions are not changing for 2016. For benefit recipients who are under age 66 in 2016, benefits will be reduced by \$1 for every \$2 of earnings over \$15,720 (same as for 2015). For recipients who attain age 66 in 2016, benefits will be reduced by \$1 for every \$3 over \$41,880 (also unchanged), 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 2016 is the first year of receiving benefits. If it is and the recipient will not reach age 66 until after 2016, there will be no benefit reduction for any month in which 2016 earnings do not exceed \$1,310 (1/12 of \$15,720). If age 66 will be reached in 2016, 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 604).** The Part B and Part D premium rules and amounts for 2016 are on [page 8](#).

**Foreign earned income and housing exclusions (pages 615–618).** The 2016 foreign earned income and housing exclusion limits are on [page 13](#).

**FICA taxes for household employees (page 634).** Employers of household employees must pay Social Security and Medicare taxes on 2016 payments of cash wages of \$2,000 or more.

**Annual gift tax exclusion and lifetime exemption (pages 641–642).** The annual gift tax exclusion for 2016 is \$14,000 per donee, (no change) and the lifetime exclusion for taxable gifts increases to \$5,450,000; see [page 13](#).

**Estate tax (pages 644–646).** The basic estate tax exemption (exclusion amount) for 2016 increases to \$5,450,000.

**Deduction for energy-efficient commercial buildings (page 661).** The PATH Act extends the deduction of up \$1.80 per square foot to 2015 and 2016.

**Business credits (pages 676–677).** The PATH Act permanently extends the research credit and the wage differential credit for activated military personnel. The Work Opportunity credit and the new markets credit are extended through 2019. The following credits were extended by the PATH Act for 2015 and 2016: the Indian employment credit, the empowerment zone employment credit, the energy-efficient home credit, and the alternative fuel vehicle refueling property credit. See the new law discussion starting on [page 4](#).

**Overall limits for defined contribution and defined benefit plans (pages 680–683).** The plan limits for 2016 are shown on [page 7](#) of this *Supplement*.

**Small business health credit (page 688).** For 2015, 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 (pages 691–692, 699, 702, 704, 711).** The PATH Act ([page 4](#)) extends to 2015 the \$500,000 expensing limit, as well as the phaseout threshold of \$2 million of qualifying purchases. Up to \$250,000 of the cost of qualified leasehold, restaurant and retail improvements is eligible for 2015 expensing. The rule allowing expensing for off-the-shelf software has been extended to 2015 and all later years.

For years after 2015, the PATH Act authorizes inflation adjustments to the \$500,000 expensing limit and the phaseout threshold, but the IRS announced that there will be no increase for 2016 to the \$500,000 limit under the adjustment formula; the phaseout threshold for 2016 increases slightly to \$2,010,000. Starting in 2016, the \$250,000 expensing limit for qualified leasehold, restaurant and retail improvements is eliminated.

**Listed property example (page 699).** In the last sentence of the first Example on page 699 of *Your Income Tax 2016*, the referenced year should be 2015, not 2014.

**15-year depreciation for qualified leasehold, restaurant, and retail improvements (page 702).** The rule allowing a 15-year depreciation period for qualified leasehold, restaurant, and retail improvements was extended by the PATH Act to 2015 and all later years.

Leasehold and retail improvements must be placed in service more than three years after the building was first placed in service, but the three-year requirement does not apply to restaurant improvements. In the last paragraph of section 42.14, second sentence, disregard the statement that the three-year rule also applies to restaurant property.

**Bonus depreciation (page 699).** The PATH Act extends bonus depreciation for qualifying property placed in service in 2015 through 2019, with a phase down of the deduction in 2018 and 2019. After 2015, the bonus deduction is allowed for qualified improvement property, rather than just leasehold improvements. For further details, see the discussion of the PATH Act on [page 5](#).

**IRS business mileage rate for 2016 (pages 707–708).** The IRS mileage rate for 2016 is 54 cents per mile; see [page 6](#).

**Bonus depreciation boosts business vehicle depreciation limits (pages 708, 710–714).** Because of the extension of bonus depreciation, the maximum first-year depreciation limit for 2015 is increased by \$8,000 for a business vehicle purchased new and used over 50% for business in 2015. Thus, the maximum deduction of \$11,160 shown in Table 43-2 for cars, and the \$11,460 limit for trucks and vans shown in Table 43-3, applies to qualifying vehicles placed in service in 2015 unless an election is made not to claim bonus depreciation. If the vehicle does not qualify, the depreciation limit is \$3,160 (cars) or \$3,460 (trucks/vans). The applicable limit must be reduced for personal use of the vehicle.

The depreciation limits for vehicles placed in service in 2016 had not been announced when this *Supplement* was completed.

**Self-employment tax and above-the-line deduction (pages 727, 730–731).** The 2016 rules are discussed on [page 7](#).

**IRS interest rates (pages 743, 751).** For the first quarter of 2016, 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 2016, 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.

**Professional Edition: Tax preparer penalties (pages 945, 949, 952–953).** The preparer penalty for negotiating a client's refund check is \$505 per check for 2015 tax returns (Rev. Proc. 2016-11, 2016-2 IRB 274). For 2016 returns, the penalty will increase to \$510 per check (Rev. Proc. 2015-53, 2015-44 IRB 615). Similarly, the preparer penalty for not using due diligence in determining the earned income credit with respect to 2015 tax returns is \$505 per failure, increasing to \$510 per failure for 2016 returns.

For 2015 tax returns, the penalty per return is \$50 and the maximum penalty is \$25,000 with respect to the following: (1) failure to furnish copy of return to taxpayer, (2) failure to sign return, (3) failure to furnish PTIN on return, (4) failure to retain copy or list of prepared returns, and (5) failure to keep record of employed preparers or omitting a required item. For 2016 tax returns, the penalty per return remains \$50 for each of the above failures, and the maximum penalty increases to \$25,500.

# ESTIMATING YOUR 2016 TAXES

Many of the dollar limits and threshold amounts for tax deductions and credits are staying the same for 2016 as for 2015 because of low inflation. In some cases, such as for the American Opportunity credit, there is no change because the dollar limits are fixed by statute. For items getting an inflation boost, the increase is small.

You can use the following tax rate, deduction, and credit amounts to make a preliminary estimate of your 2016 tax liability. 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 2016, also take into account:

The deductible standard mileage rates for 2016 on [page 6](#).

The 2016 limits for deductible IRAs and employer retirement plan contributions on [page 6](#).

The Social Security, Medicare, and self-employment tax limits for 2016 on [page 7](#).

**Note:** The page references in the boldface headings below are to the related rules for 2015 in the text of *J.K. Lasser's Your Income Tax 2016*.

**Tax rate brackets (page 12).** The seven ordinary income brackets of 10%, 15%, 25%, 28%, 33%, 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 2016 exceeds \$75,300, up from \$74,900 for 2015. For a single taxpayer, the 25% bracket applies to 2016 taxable income exceeding \$37,650, up from \$37,450 for 2015.

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 2016 if taxable income exceeds \$415,050 for single taxpayers, \$441,000 for heads of households, \$466,950 for married couples filing jointly and qualifying widows/widowers, and \$233,475 for married persons filing separately. Long-term capital gains and qualified dividends that would otherwise fall within the 39.6% bracket (if they were ordinary income) may be subject to the 20% capital gain rate rather than the usual 15% rate; see below.

**Capital gains and qualified dividends (pages 103–106).** 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 (pages 451, 462–463).** A \$4,050 deduction is allowed for each 2016 personal exemption (up from \$4,000 for 2015). However, the deduction for personal exemptions is phased out for taxpayers with 2016 adjusted gross income (AGI) over the following thresholds: \$311,300 for married couples filing jointly and qualifying widows/widowers, \$285,350 for heads of households, \$259,400 for single taxpayers, and \$155,650 for married persons filing separately. For every \$2,500 of AGI above the threshold (\$1,250 if married filing separately), 2% of each \$4,050 exemption is lost. Thus, the deduction for 2016 exemptions will be completely phased out when AGI exceeds \$433,800 for married couples filing jointly and qualifying widows/widowers, \$407,850 for heads of households, \$381,900 for single taxpayers, and \$216,900 for married persons filing separately.

**Standard deduction (pages 313, 316–317).** For most taxpayers who do not itemize deductions, the standard deduction is staying the same. The basic standard deduction for 2016 is \$6,300 for single persons and married persons filing separately, and for married persons filing jointly and qualifying widows/widowers it is \$12,600; both amounts are unchanged from 2015. The basic 2016 standard deduction for heads of households is \$9,300, a \$50 increase.

The additional standard deduction amount for those who are age 65 or older or blind is not changing: it is \$1,550 for single taxpayers and heads of households, and \$1,250 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 2016, the basic standard deduction is the greater of (1) \$1,050 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; the \$1,050 and \$350 amounts are the same as for 2015).

**Itemized deductions (pages 318–319).** The income-based reduction of overall itemized deductions applies if AGI for 2016 exceeds the thresholds shown above for the phaseout of personal exemptions (\$155,650, \$259,400, \$285,350, or \$311,300 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 (pages 472–474).** For 2016, the AMT exemption is: \$53,900 for single taxpayers and heads of households, \$83,800 for married couples filing jointly and qualifying widows/widowers, and \$41,900 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: \$119,700 for single taxpayers and heads of households, \$159,700 for married couples filing jointly and qualifying widows/widowers, and \$79,850 for married taxpayers filing separately.

The 26% AMT rate applies to the first \$186,300 of 2016 taxable income (AMTI minus exemption), or \$93,150 if married filing separately, and the 28% rate applies to the excess over \$186,300/\$93,150.

**Child tax credit (pages 486–487).** The child tax credit of \$1,000 (set by statute) per eligible child is refundable (payable even if it exceeds tax liability) to the extent of 15% of earned income exceeding \$3,000 (the \$3,000 threshold has been made permanent; [see page 4](#)).

**Student loan interest deduction (pages 590–591).** The maximum above-the-line deduction for student loan interest is set by statute at \$2,500. For 2016 (as in 2015 and 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 (pages 584–586).** The credit amount and phaseout range for the American Opportunity credit are not subject to cost-of-living changes. By statute (which has been permanently extended; *see page 4*), 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 claimed by a taxpayer) phases out for 2016 over a MAGI range of \$55,000 to \$65,000 for single filers, heads of households, and qualifying widows and widowers (same as for 2015), and \$111,000 to \$131,000 for joint filers (a \$1,000 increase). Married persons filing separately may not claim either credit.

**Saver's credit (page 497).** The first \$2,000 of eligible contributions made for 2016 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 2016 AGI does not exceed \$37,000, the 20% credit rate applies if AGI does not exceed \$40,000, and the 10% credit applies if AGI does not exceed \$61,500 (each limit is \$500 more than for 2015).

For a head of household, the 50% credit applies if 2016 AGI does not exceed \$27,750, the 20% credit rate applies if AGI does not exceed \$30,000, and the 10% credit applies if AGI does not exceed \$46,125 (each limit is \$375 more than for 2015).

For single individuals, married persons filing separately, and qualifying widows/widowers, the 50% credit applies if 2016 AGI does not exceed \$18,500 the 20% credit rate applies if AGI does not exceed \$20,000 and the 10% credit applies if AGI does not exceed \$30,750 (each limit is \$250 more than for 2015).

**Adoption credit and employer adoption assistance (pages 61–62, 495–496).** The maximum adoption credit for 2016 is \$13,460. The credit will phase out if MAGI exceeds \$201,920 and the phaseout is complete if MAGI is \$241,920 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 (pages 579–580).** 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 2016 MAGI over \$116,300, and the phaseout is complete if MAGI is \$146,300 or more. For single taxpayers and heads of households, the phaseout begins when MAGI exceeds \$77,550 and is complete at MAGI of \$92,550 or more. Married persons filing separately are not eligible for the exclusion.

**Transportation fringe benefits (pages 63–64).** The 2016 monthly tax-free limit for employer-provided transit passes and commuter van/bus transportation (paid by employer or by employee salary-reduction contributions), as well as the monthly exclusion for parking benefits,

is \$255 per month. The law allowing parity of the transit/commuting benefit with parking has been permanently extended (*page 4*).

**Premiums for long-term-care policies (page 384).** 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 2016, the limits on deductible long-term-care premiums have been increased slightly. The 2016 limit is \$390 for taxpayers age 40 or younger, \$730 for those over age 40 but not over 50, \$1,460 for those over age 50 but not over 60, \$3,900 for those over age 60 but not over 70, and \$4,870 for those over age 70.

**Per diem payments from long-term-care policies (page 384).** Payments received from a qualified long-term-care insurance contract on a per diem or other periodic basis are tax free for 2016 up to \$340 per day (\$10 increase) without regard to actual expenses incurred.

**Kiddie tax (page 481).** A child's net investment income over \$2,100 for 2016 will be subject to tax at the parent's tax rate (no change).

**Foreign earned income and housing exclusions (pages 615, 618).** The maximum foreign earned income exclusion for 2016 is \$101,300 (up from \$100,800).

The base foreign housing amount is \$16,208 (16% × \$101,300) for the full year, or \$44.28 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 2016, the limit on housing expenses is generally \$30,390 (30% × \$101,300) for the full year, or \$83.03 per qualifying day, but the IRS will announce a higher housing expense limit for designated high-cost areas.

**Earned income credit (pages 492–494).** For 2016, the maximum credit is \$3,373 for one child, \$5,572 for two children, \$6,269 for three or more children, and \$506 if there are no children.

For taxpayers with children, the 2016 credit will begin to phase out if either earned income or AGI is at least \$18,190 if single, head of household, or qualifying widow/widower, or at least \$23,740 if married filing jointly. For those with no children the phaseout begins at \$8,270, or \$13,820 if married filing jointly. For taxpayers with one child, the credit is completely phased out if either earned income or AGI is \$39,296 or more, \$44,846 if married filing jointly. For two children the credit is completely phased out if either earned income or AGI is at least \$44,648, \$50,198 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 \$47,955, \$53,505 if married filing jointly. For taxpayers with no children, the phaseout is complete at income of \$14,880, \$20,430 if married filing jointly.

**Gift tax annual exclusion and lifetime exclusion (pages 641–642, 645).** The annual gift tax exclusion for 2016 remains at \$14,000 per individual donee. Married couples can agree to "split" one spouse's gifts, doubling the 2016 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 2016 is \$148,000 (up from \$147,000).

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 2016 is \$5,450,000 (was \$5,430,000 for 2015).

## 2016 Tax Rate Tables

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

<i>If Taxable Income Is—</i>	<i>The Tax Is—</i>
Not over \$18,550	10% of the taxable income
Over \$18,550 but not over \$75,300	\$1,855 plus 15% of the excess over \$18,550
Over \$75,300 but not over \$151,900	\$10,367.50 plus 25% of the excess over \$75,300
Over \$151,900 but not over \$231,450	\$29,517.50 plus 28% of the excess over \$151,900
Over \$231,450 but not over \$413,350	\$51,791.50 plus 33% of the excess over \$231,450
Over \$413,350 but not over \$466,950	\$111,818.50 plus 35% of the excess over \$413,350
Over \$466,950	\$130,578.50 plus 39.6% of the excess over \$466,950

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

<i>If Taxable Income Is—</i>	<i>The Tax Is—</i>
Not over \$13,250	10% of the taxable income
Over \$13,250 but not over \$50,400	\$1,325 plus 15% of the excess over \$13,250
Over \$50,400 but not over \$130,150	\$6,897.50 plus 25% of the excess over \$50,400
Over \$130,150 but not over \$210,800	\$26,835 plus 28% of the excess over \$130,150
Over \$210,800 but not over \$413,350	\$49,417 plus 33% of the excess over \$210,800
Over \$413,350 not over \$441,000	\$116,258.50 plus 35% of the excess over \$413,350
Over \$441,000	\$125,936 plus 39.6% of the excess over \$441,000

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

<i>If Taxable Income Is—</i>	<i>The Tax Is—</i>
Not over \$9,275	10% of the taxable income
Over \$9,275 but not over \$37,650	\$927.50 plus 15% of the excess over \$9,275
Over \$37,650 but not over \$91,150	\$5,183.75 plus 25% of the excess over \$37,650
Over \$91,150 but not over \$190,150	\$18,558.75 plus 28% of the excess over \$91,150
Over \$190,150 but not over \$413,350	\$46,278.75 plus 33% of the excess over \$190,150
Over \$413,350 not over \$415,050	\$119,934.75 plus 35% of the excess over \$413,350
Over \$415,050	\$120,529.75 plus 39.6% of the excess over \$415,050

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

<i>If Taxable Income Is—</i>	<i>The Tax Is—</i>
Not over \$9,275	10% of the taxable income
Over \$9,275 but not over \$37,650	\$927.50 plus 15% of the excess over \$9,275
Over \$37,650 but not over \$75,950	\$5,183.75 plus 25% of the excess over \$37,650
Over \$75,950 but not over \$115,725	\$14,758.75 plus 28% of the excess over \$75,950
Over \$115,725 but not over \$206,675	\$25,895.75 plus 33% of the excess over \$115,725
Over \$206,675 not over \$233,475	\$55,909.25 plus 35% of the excess over \$206,675
Over \$233,475	\$65,289.25 plus 39.6% of the excess over \$233,475

U.S. Individual Income Tax Return

For the year Jan. 1–Dec. 31, 2015, or other tax year beginning , 2015, ending , 20

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 Single 2 Married filing jointly (even if only one had income) 3 Married filing separately. Enter spouse's SSN above and full name here. 4 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. 5 Qualifying widow(er) with dependent child

Exemptions 6a Yourself. If someone can claim you as a dependent, do not check box 6a. 6b Spouse. Boxes checked on 6a and 6b. No. of children on 6c who: 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.

Income 7 Wages, salaries, tips, etc. Attach Form(s) W-2. 8a Taxable interest. Attach Schedule B if required. 8b Tax-exempt interest. Do not include on line 8a. 9a Ordinary dividends. Attach Schedule B if required. 9b Qualified dividends. 10 Taxable refunds, credits, or offsets of state and local income taxes. 11 Alimony received. 12 Business income or (loss). Attach Schedule C or C-EZ. 13 Capital gain or (loss). Attach Schedule D if required. If not required, check here. 14 Other gains or (losses). Attach Form 4797. 15a IRA distributions. 15b Taxable amount. 16a Pensions and annuities. 16b Taxable amount. 17 Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E. 18 Farm income or (loss). Attach Schedule F. 19 Unemployment compensation. 20a Social security benefits. 20b Taxable amount. 21 Other income. List type and amount. 22 Combine the amounts in the far right column for lines 7 through 21. This is your total income.

Adjusted Gross Income 23 Reserved. 24 Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ. 25 Health savings account deduction. Attach Form 8889. 26 Moving expenses. Attach Form 3903. 27 Deductible part of self-employment tax. Attach Schedule SE. 28 Self-employed SEP, SIMPLE, and qualified plans. 29 Self-employed health insurance deduction. 30 Penalty on early withdrawal of savings. 31a Alimony paid. 31b Recipient's SSN. 32 IRA deduction. 33 Student loan interest deduction. 34 Reserved. 35 Domestic production activities deduction. Attach Form 8903. 36 Add lines 23 through 35. 37 Subtract line 36 from line 22. This is your adjusted gross income.

	<b>38</b>	Amount from line 37 (adjusted gross income)		<b>38</b>	
<b>Tax and Credits</b>	<b>39a</b>	Check <input type="checkbox"/> <b>You</b> were born before January 2, 1951, <input type="checkbox"/> <b>Blind.</b> } <b>Total boxes</b>			
		if: <input type="checkbox"/> <b>Spouse</b> was born before January 2, 1951, <input type="checkbox"/> <b>Blind.</b> } <b>checked ▶ 39a</b>			
	<b>b</b>	If your spouse itemizes on a separate return or you were a dual-status alien, check here ▶ <b>39b</b>	<input type="checkbox"/>		
<b>Standard Deduction for—</b> • 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, \$6,300 Married filing jointly or Qualifying widow(er), \$12,600 Head of household, \$9,250	<b>40</b>	<b>Itemized deductions</b> (from Schedule A) or your <b>standard deduction</b> (see left margin)		<b>40</b>	
	<b>41</b>	Subtract line 40 from line 38		<b>41</b>	
	<b>42</b>	<b>Exemptions.</b> If line 38 is \$154,950 or less, multiply \$4,000 by the number on line 6d. Otherwise, see instructions		<b>42</b>	
	<b>43</b>	<b>Taxable income.</b> Subtract line 42 from line 41. If line 42 is more than line 41, enter -0-		<b>43</b>	
	<b>44</b>	<b>Tax</b> (see instructions). Check if any from: <b>a</b> <input type="checkbox"/> Form(s) 8814 <b>b</b> <input type="checkbox"/> Form 4972 <b>c</b> <input type="checkbox"/>		<b>44</b>	
	<b>45</b>	<b>Alternative minimum tax</b> (see instructions). Attach Form 6251		<b>45</b>	
	<b>46</b>	Excess advance premium tax credit repayment. Attach Form 8962		<b>46</b>	
	<b>47</b>	Add lines 44, 45, and 46		<b>47</b>	
	<b>48</b>	Foreign tax credit. Attach Form 1116 if required	<b>48</b>		
	<b>49</b>	Credit for child and dependent care expenses. Attach Form 2441	<b>49</b>		
	<b>50</b>		<b>50</b>		
	<b>51</b>	Retirement savings contributions credit. Attach Form 8880	<b>51</b>		
	<b>52</b>	Child tax credit. Attach Schedule 8812, if required	<b>52</b>		
	<b>53</b>	Residential energy credit. Attach Form 5695	<b>53</b>		
	<b>54</b>	Other credits from Form: <b>a</b> <input type="checkbox"/> 3800 <b>b</b> <input type="checkbox"/> 8801 <b>c</b> <input type="checkbox"/>	<b>54</b>		
<b>55</b>	Add lines 48 through 54. These are your <b>total credits</b>		<b>55</b>		
<b>56</b>	Subtract line 55 from line 47. If line 55 is more than line 47, enter -0-		<b>56</b>		
<b>Other Taxes</b>	<b>57</b>	Self-employment tax. Attach Schedule SE		<b>57</b>	
	<b>58</b>	Unreported social security and Medicare tax from Form: <b>a</b> <input type="checkbox"/> 4137 <b>b</b> <input type="checkbox"/> 8919		<b>58</b>	
	<b>59</b>	Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required		<b>59</b>	
	<b>60a</b>	Household employment taxes from Schedule H		<b>60a</b>	
	<b>b</b>	First-time homebuyer credit repayment. Attach Form 5405 if required		<b>60b</b>	
	<b>61</b>	Health care: individual responsibility (see instructions) Full-year coverage <input type="checkbox"/>		<b>61</b>	
	<b>62</b>	Taxes from: <b>a</b> <input type="checkbox"/> Form 8959 <b>b</b> <input type="checkbox"/> Form 8960 <b>c</b> <input type="checkbox"/> Instructions; enter code(s)		<b>62</b>	
<b>63</b>	Add lines 56 through 62. This is your <b>total tax</b>		<b>63</b>		
<b>Payments</b>	<b>64</b>	Federal income tax withheld from Forms W-2 and 1099	<b>64</b>		
	<b>65</b>	2015 estimated tax payments and amount applied from 2014 return	<b>65</b>		
	<b>66a</b>	<b>Earned income credit (EIC)</b>	<b>66a</b>		
	<b>b</b>	Nontaxable combat pay election <b>66b</b>			
	<b>67</b>	Additional child tax credit. Attach Schedule 8812	<b>67</b>		
	<b>68</b>	American opportunity credit from Form 8863, line 8	<b>68</b>		
	<b>69</b>	Net premium tax credit. Attach Form 8962	<b>69</b>		
	<b>70</b>	Amount paid with request for extension to file	<b>70</b>		
	<b>71</b>	Excess social security and tier 1 RRTA tax withheld	<b>71</b>		
	<b>72</b>	Credit for federal tax on fuels. Attach Form 4136	<b>72</b>		
<b>73</b>	Credits from Form: <b>a</b> <input type="checkbox"/> 2439 <b>b</b> <input type="checkbox"/> Reserved <b>c</b> <input type="checkbox"/> 8885 <b>d</b> <input type="checkbox"/>	<b>73</b>			
<b>74</b>	Add lines 64, 65, 66a, and 67 through 73. These are your <b>total payments</b>		<b>74</b>		
<b>Refund</b>	<b>75</b>	If line 74 is more than line 63, subtract line 63 from line 74. This is the amount you <b>overpaid</b>		<b>75</b>	
	<b>76a</b>	Amount of line 75 you want <b>refunded to you</b> . If Form 8888 is attached, check here ▶ <input type="checkbox"/>		<b>76a</b>	
	<b>b</b>	Routing number		<b>c</b> Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings	
Direct deposit? See instructions.	<b>d</b>	Account number			
<b>77</b>	Amount of line 75 you want <b>applied to your 2016 estimated tax</b> ▶	<b>77</b>			
<b>Amount You Owe</b>	<b>78</b>	<b>Amount you owe.</b> Subtract line 74 from line 63. For details on how to pay, see instructions ▶		<b>78</b>	
	<b>79</b>	Estimated tax penalty (see instructions)	<b>79</b>		

**Third Party Designee** Do you want to allow another person to discuss this return with the IRS (see instructions)?  **Yes.** Complete below.  **No**

Designee's name ▶	Phone no. ▶	Personal identification number (PIN) ▶
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**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.

Your signature	Date	Your occupation	Daytime phone number
Spouse's signature. If a joint return, <b>both</b> 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	Check <input type="checkbox"/> if self-employed	PTIN
Firm's name ▶				Firm's EIN ▶
Firm's address ▶				Phone no.

**SCHEDULE A  
(Form 1040)**

Department of the Treasury  
Internal Revenue Service (99)

Name(s) shown on Form 1040

**Itemized Deductions**

► Information about Schedule A and its separate instructions is at [www.irs.gov/schedulea](http://www.irs.gov/schedulea).

► Attach to Form 1040.

OMB No. 1545-0074

**2015**  
Attachment  
Sequence No. **07**

Your social security number

<b>Caution.</b> Do not include expenses reimbursed or paid by others.				
<b>Medical and Dental Expenses</b>	<b>1</b> Medical and dental expenses (see instructions) . . . . .	<b>1</b>		
	<b>2</b> Enter amount from Form 1040, line 38 <b>2</b>			
	<b>3</b> Multiply line 2 by 10% (.10). But if either you or your spouse was born before January 2, 1951, multiply line 2 by 7.5% (.075) instead	<b>3</b>		
	<b>4</b> Subtract line 3 from line 1. If line 3 is more than line 1, enter -0-			<b>4</b>
<b>Taxes You Paid</b>	<b>5</b> State and local a <input type="checkbox"/> Income taxes } b <input type="checkbox"/> Reserved }	<b>5</b>		
	<b>6</b> Real estate taxes (see instructions) . . . . .	<b>6</b>		
	<b>7</b> Personal property taxes . . . . .	<b>7</b>		
	<b>8</b> Other taxes. List type and amount ►	<b>8</b>		
	<b>9</b> Add lines 5 through 8 . . . . .			<b>9</b>
<b>Interest You Paid</b>	<b>10</b> Home mortgage interest and points reported to you on Form 1098	<b>10</b>		
	<b>11</b> 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 ►	<b>11</b>		
	<b>12</b> Points not reported to you on Form 1098. See instructions for special rules . . . . .	<b>12</b>		
	<b>13</b> Reserved . . . . .	<b>13</b>		
	<b>14</b> Investment interest. Attach Form 4952 if required. (See instructions.)	<b>14</b>		
	<b>15</b> Add lines 10 through 14 . . . . .			<b>15</b>
<b>Gifts to Charity</b>	<b>16</b> Gifts by cash or check. If you made any gift of \$250 or more, see instructions . . . . .	<b>16</b>		
	<b>17</b> Other than by cash or check. If any gift of \$250 or more, see instructions. You <b>must</b> attach Form 8283 if over \$500 . . . . .	<b>17</b>		
	<b>18</b> Carryover from prior year . . . . .	<b>18</b>		
	<b>19</b> Add lines 16 through 18 . . . . .			<b>19</b>
<b>Casualty and Theft Losses</b>	<b>20</b> Casualty or theft loss(es). Attach Form 4684. (See instructions.) . . . . .			<b>20</b>
<b>Job Expenses and Certain Miscellaneous Deductions</b>	<b>21</b> Unreimbursed employee expenses—job travel, union dues, job education, etc. Attach Form 2106 or 2106-EZ if required. (See instructions.) ►	<b>21</b>		
	<b>22</b> Tax preparation fees . . . . .	<b>22</b>		
	<b>23</b> Other expenses—investment, safe deposit box, etc. List type and amount ►	<b>23</b>		
	<b>24</b> Add lines 21 through 23 . . . . .	<b>24</b>		
	<b>25</b> Enter amount from Form 1040, line 38 <b>25</b>			
	<b>26</b> Multiply line 25 by 2% (.02) . . . . .	<b>26</b>		
	<b>27</b> Subtract line 26 from line 24. If line 26 is more than line 24, enter -0-			<b>27</b>
<b>Other Miscellaneous Deductions</b>	<b>28</b> Other—from list in instructions. List type and amount ►			<b>28</b>
<b>Total Itemized Deductions</b>	<b>29</b> Is Form 1040, line 38, over \$154,950? <input type="checkbox"/> <b>No.</b> 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"/> <b>Yes.</b> Your deduction may be limited. See the Itemized Deductions Worksheet in the instructions to figure the amount to enter.			<b>29</b>
	<b>30</b> If you elect to itemize deductions even though they are less than your standard deduction, check here . . . . .			<input type="checkbox"/>

**SCHEDULE B**  
(Form 1040A or 1040)

Department of the Treasury  
Internal Revenue Service (99)

Name(s) shown on return

**Interest and Ordinary Dividends**

► Attach to Form 1040A or 1040.

► Information about Schedule B and its instructions is at [www.irs.gov/scheduleb](http://www.irs.gov/scheduleb).

OMB No. 1545-0074

**2015**  
Attachment  
Sequence No. **08**

Your social security number

**Part I  
Interest**

(See instructions on back and the instructions for Form 1040A, or Form 1040, line 8a.)

**Note:** If you received a Form 1099-INT, Form 1099-OID, or substitute statement from a brokerage firm, list the firm's name as the payer and enter the total interest shown on that form.

- 1** List name of payer. If any interest is from a seller-financed mortgage and the buyer used the property as a personal residence, see instructions on back and list this interest first. Also, show that buyer's social security number and address  
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- 2** Add the amounts on line 1 . . . . .
- 3** Excludable interest on series EE and I U.S. savings bonds issued after 1989. Attach Form 8815 . . . . .
- 4** Subtract line 3 from line 2. Enter the result here and on Form 1040A, or Form 1040, line 8a . . . . . ►

**Note:** If line 4 is over \$1,500, you must complete Part III.

Amount	
1	
2	
3	
4	

**Part II  
Ordinary Dividends**

(See instructions on back and the instructions for Form 1040A, or Form 1040, line 9a.)

**Note:** If you received a Form 1099-DIV or substitute statement from a brokerage firm, list the firm's name as the payer and enter the ordinary dividends shown on that form.

- 5** List name of payer ►  
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- 6** Add the amounts on line 5. Enter the total here and on Form 1040A, or Form 1040, line 9a . . . . . ►

**Note:** If line 6 is over \$1,500, you must complete Part III.

Amount	
5	
6	

**Part III  
Foreign Accounts and Trusts**

(See instructions on back.)

- You must complete this part if you **(a)** had over \$1,500 of taxable interest or ordinary dividends; **(b)** had a foreign account; or **(c)** received a distribution from, or were a grantor of, or a transferor to, a foreign trust.
- 7a** At any time during 2015, did you have a financial interest in or signature authority over a financial account (such as a bank account, securities account, or brokerage account) located in a foreign country? See instructions . . . . .
  - If "Yes," are you required to file FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR), to report that financial interest or signature authority? See FinCEN Form 114 and its instructions for filing requirements and exceptions to those requirements . . . . .
  - b** If you are required to file FinCEN Form 114, enter the name of the foreign country where the financial account is located ►  
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  - 8** During 2015, did you receive a distribution from, or were you the grantor of, or transferor to, a foreign trust? If "Yes," you may have to file Form 3520. See instructions on back . . . . .

	Yes	No
7a	<input type="checkbox"/>	<input type="checkbox"/>
b	<input type="checkbox"/>	<input type="checkbox"/>
8	<input type="checkbox"/>	<input type="checkbox"/>

**SCHEDULE C  
(Form 1040)**

Department of the Treasury  
Internal Revenue Service (99)

**Profit or Loss From Business  
(Sole Proprietorship)**

► **Information about Schedule C and its separate instructions is at [www.irs.gov/schedulec](http://www.irs.gov/schedulec).**  
► **Attach to Form 1040, 1040NR, or 1041; partnerships generally must file Form 1065.**

OMB No. 1545-0074

**2015**  
Attachment  
Sequence No. **09**

<p>Name of proprietor _____</p>	<p><b>Social security number (SSN)</b> _____</p>										
<p><b>A</b> Principal business or profession, including product or service (see instructions)</p>	<p><b>B</b> Enter code from instructions  <table border="1" style="width:100%; height: 20px; border-collapse: collapse;"> <tr> <td style="width:10%; text-align: center;">▶</td> <td style="width:10%;"></td> </tr> </table> </p>	▶									
▶											
<p><b>C</b> Business name. If no separate business name, leave blank.</p>	<p><b>D</b> Employer ID number (EIN), (see instr.)  <table border="1" style="width:100%; height: 20px; border-collapse: collapse;"> <tr> <td style="width:10%;"></td> </tr> </table> </p>										
<p><b>E</b> Business address (including suite or room no.) _____ City, town or post office, state, and ZIP code _____</p>											
<p><b>F</b> Accounting method: (1) <input type="checkbox"/> Cash (2) <input type="checkbox"/> Accrual (3) <input type="checkbox"/> Other (specify) _____</p>											
<p><b>G</b> Did you "materially participate" in the operation of this business during 2015? If "No," see instructions for limit on losses . . . <input type="checkbox"/> Yes <input type="checkbox"/> No</p>											
<p><b>H</b> If you started or acquired this business during 2015, check here . . . <input type="checkbox"/></p>											
<p><b>I</b> Did you make any payments in 2015 that would require you to file Form(s) 1099? (see instructions) . . . <input type="checkbox"/> Yes <input type="checkbox"/> No</p>											
<p><b>J</b> If "Yes," did you or will you file required Forms 1099? . . . <input type="checkbox"/> Yes <input type="checkbox"/> No</p>											

**Part I Income**

<b>1</b> 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"/>	<b>1</b>		
<b>2</b> Returns and allowances . . .	<b>2</b>		
<b>3</b> Subtract line 2 from line 1 . . .	<b>3</b>		
<b>4</b> Cost of goods sold (from line 42) . . .	<b>4</b>		
<b>5</b> <b>Gross profit.</b> Subtract line 4 from line 3 . . .	<b>5</b>		
<b>6</b> Other income, including federal and state gasoline or fuel tax credit or refund (see instructions) . . .	<b>6</b>		
<b>7</b> <b>Gross income.</b> Add lines 5 and 6 . . . <input type="checkbox"/>	<b>7</b>		

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

<b>8</b> Advertising . . .	<b>8</b>			<b>18</b> Office expense (see instructions)	<b>18</b>		
<b>9</b> Car and truck expenses (see instructions). . .	<b>9</b>			<b>19</b> Pension and profit-sharing plans . . .	<b>19</b>		
<b>10</b> Commissions and fees . . .	<b>10</b>			<b>20</b> Rent or lease (see instructions):	<b>20</b>		
<b>11</b> Contract labor (see instructions)	<b>11</b>			<b>a</b> Vehicles, machinery, and equipment	<b>20a</b>		
<b>12</b> Depletion . . .	<b>12</b>			<b>b</b> Other business property . . .	<b>20b</b>		
<b>13</b> Depreciation and section 179 expense deduction (not included in Part III) (see instructions). . .	<b>13</b>			<b>21</b> Repairs and maintenance . . .	<b>21</b>		
<b>14</b> Employee benefit programs (other than on line 19) . . .	<b>14</b>			<b>22</b> Supplies (not included in Part III) . . .	<b>22</b>		
<b>15</b> Insurance (other than health)	<b>15</b>			<b>23</b> Taxes and licenses . . .	<b>23</b>		
<b>16</b> Interest:				<b>24</b> Travel, meals, and entertainment:	<b>24</b>		
<b>a</b> Mortgage (paid to banks, etc.)	<b>16a</b>			<b>a</b> Travel . . .	<b>24a</b>		
<b>b</b> Other . . .	<b>16b</b>			<b>b</b> Deductible meals and entertainment (see instructions) . . .	<b>24b</b>		
<b>17</b> Legal and professional services	<b>17</b>			<b>25</b> Utilities . . .	<b>25</b>		
<b>28</b> <b>Total expenses</b> before expenses for business use of home. Add lines 8 through 27a . . . <input type="checkbox"/>	<b>28</b>			<b>26</b> Wages (less employment credits) . . .	<b>26</b>		
<b>29</b> Tentative profit or (loss). Subtract line 28 from line 7 . . .	<b>29</b>			<b>27a</b> Other expenses (from line 48) . . .	<b>27a</b>		
<b>30</b> Expenses for business use of your home. Do not report these expenses elsewhere. Attach Form 8829 unless using the simplified method (see instructions). <b>Simplified method filers only:</b> 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 . . .	<b>30</b>			<b>27b</b> <b>Reserved for future use</b> . . .	<b>27b</b>		
<b>31</b> <b>Net profit or (loss).</b> Subtract line 30 from line 29. • If a profit, enter on both <b>Form 1040, line 12</b> (or <b>Form 1040NR, line 13</b> ) and on <b>Schedule SE, line 2</b> . (If you checked the box on line 1, see instructions). Estates and trusts, enter on <b>Form 1041, line 3</b> . • If a loss, you <b>must</b> go to line 32.	<b>31</b>						
<b>32</b> 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 <b>Form 1040, line 12</b> , (or <b>Form 1040NR, line 13</b> ) and on <b>Schedule SE, line 2</b> . (If you checked the box on line 1, see the line 31 instructions). Estates and trusts, enter on <b>Form 1041, line 3</b> . • If you checked 32b, you <b>must</b> attach <b>Form 6198</b> . Your loss may be limited.						<p><b>32a</b> <input type="checkbox"/> All investment is at risk. <b>32b</b> <input type="checkbox"/> Some investment is not at risk.</p>	

**Part III Cost of Goods Sold** (see instructions)

**33** Method(s) used to value closing inventory:    **a**  Cost    **b**  Lower of cost or market    **c**  Other (attach explanation)

**34** Was there any change in determining quantities, costs, or valuations between opening and closing inventory?  
If "Yes," attach explanation . . . . .  **Yes**     **No**

<b>35</b> Inventory at beginning of year. If different from last year's closing inventory, attach explanation . . . . .	<b>35</b>		
<b>36</b> Purchases less cost of items withdrawn for personal use . . . . .	<b>36</b>		
<b>37</b> Cost of labor. Do not include any amounts paid to yourself . . . . .	<b>37</b>		
<b>38</b> Materials and supplies . . . . .	<b>38</b>		
<b>39</b> Other costs . . . . .	<b>39</b>		
<b>40</b> Add lines 35 through 39 . . . . .	<b>40</b>		
<b>41</b> Inventory at end of year . . . . .	<b>41</b>		
<b>42 Cost of goods sold.</b> Subtract line 41 from line 40. Enter the result here and on line 4 . . . . .	<b>42</b>		

**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 2015, 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.

<b>48 Total other expenses.</b> Enter here and on line 27a . . . . .	<b>48</b>		

**SCHEDULE D  
(Form 1040)**

Department of the Treasury  
Internal Revenue Service (99)

**Capital Gains and Losses**

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

OMB No. 1545-0074

**2015**  
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)
<b>1a</b> 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 . . . . .				
<b>1b</b> Totals for all transactions reported on Form(s) 8949 with <b>Box A</b> checked . . . . .				
<b>2</b> Totals for all transactions reported on Form(s) 8949 with <b>Box B</b> checked . . . . .				
<b>3</b> Totals for all transactions reported on Form(s) 8949 with <b>Box C</b> checked . . . . .				
<b>4</b> Short-term gain from Form 6252 and short-term gain or (loss) from Forms 4684, 6781, and 8824 . . . . .				<b>4</b>
<b>5</b> Net short-term gain or (loss) from partnerships, S corporations, estates, and trusts from Schedule(s) K-1 . . . . .				<b>5</b>
<b>6</b> Short-term capital loss carryover. Enter the amount, if any, from line 8 of your <b>Capital Loss Carryover Worksheet</b> in the instructions . . . . .				<b>6</b> ( )
<b>7</b> <b>Net short-term capital gain or (loss)</b> . 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 . . . . .				<b>7</b>

**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)
<b>8a</b> 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 . . . . .				
<b>8b</b> Totals for all transactions reported on Form(s) 8949 with <b>Box D</b> checked . . . . .				
<b>9</b> Totals for all transactions reported on Form(s) 8949 with <b>Box E</b> checked . . . . .				
<b>10</b> Totals for all transactions reported on Form(s) 8949 with <b>Box F</b> checked . . . . .				
<b>11</b> 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 . . . . .				<b>11</b>
<b>12</b> Net long-term gain or (loss) from partnerships, S corporations, estates, and trusts from Schedule(s) K-1 . . . . .				<b>12</b>
<b>13</b> Capital gain distributions. See the instructions . . . . .				<b>13</b>
<b>14</b> Long-term capital loss carryover. Enter the amount, if any, from line 13 of your <b>Capital Loss Carryover Worksheet</b> in the instructions . . . . .				<b>14</b> ( )
<b>15</b> <b>Net long-term capital gain or (loss)</b> . Combine lines 8a through 14 in column (h). Then go to Part III on the back . . . . .				<b>15</b>

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

Cat. No. 11338H

Schedule D (Form 1040) 2015

**Part III Summary**

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

Department of the Treasury  
Internal Revenue Service (99)

Name(s) shown on return

**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](http://www.irs.gov/schedulee).

OMB No. 1545-0074

**2015**

Attachment  
Sequence No. **13**

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 2015 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

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

**Type of Property:**

- 1 Single Family Residence
- 2 Multi-Family Residence
- 3 Vacation/Short-Term Rental
- 4 Commercial
- 5 Land
- 6 Royalties
- 7 Self-Rental
- 8 Other (describe)

<b>Income:</b>	<b>Properties:</b>	<b>A</b>	<b>B</b>	<b>C</b>
<b>3</b> Rents received . . . . .	<b>3</b>			
<b>4</b> Royalties received . . . . .	<b>4</b>			
<b>Expenses:</b>				
<b>5</b> Advertising . . . . .	<b>5</b>			
<b>6</b> Auto and travel (see instructions) . . . . .	<b>6</b>			
<b>7</b> Cleaning and maintenance . . . . .	<b>7</b>			
<b>8</b> Commissions. . . . .	<b>8</b>			
<b>9</b> Insurance . . . . .	<b>9</b>			
<b>10</b> Legal and other professional fees . . . . .	<b>10</b>			
<b>11</b> Management fees . . . . .	<b>11</b>			
<b>12</b> Mortgage interest paid to banks, etc. (see instructions)	<b>12</b>			
<b>13</b> Other interest. . . . .	<b>13</b>			
<b>14</b> Repairs. . . . .	<b>14</b>			
<b>15</b> Supplies . . . . .	<b>15</b>			
<b>16</b> Taxes . . . . .	<b>16</b>			
<b>17</b> Utilities . . . . .	<b>17</b>			
<b>18</b> Depreciation expense or depletion . . . . .	<b>18</b>			
<b>19</b> Other (list) ▶	<b>19</b>			
<b>20</b> Total expenses. Add lines 5 through 19 . . . . .	<b>20</b>			
<b>21</b> 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 <b>Form 6198</b> . . . . .	<b>21</b>			
<b>22</b> Deductible rental real estate loss after limitation, if any, on <b>Form 8582</b> (see instructions) . . . . .	<b>22</b>	( )	( )	( )
<b>23a</b> Total of all amounts reported on line 3 for all rental properties . . . . .	<b>23a</b>			
<b>b</b> Total of all amounts reported on line 4 for all royalty properties . . . . .	<b>23b</b>			
<b>c</b> Total of all amounts reported on line 12 for all properties . . . . .	<b>23c</b>			
<b>d</b> Total of all amounts reported on line 18 for all properties . . . . .	<b>23d</b>			
<b>e</b> Total of all amounts reported on line 20 for all properties . . . . .	<b>23e</b>			
<b>24</b> <b>Income.</b> Add positive amounts shown on line 21. <b>Do not</b> include any losses . . . . .	<b>24</b>			
<b>25</b> <b>Losses.</b> Add royalty losses from line 21 and rental real estate losses from line 22. Enter total losses here	<b>25</b>	( )		
<b>26</b> <b>Total rental real estate and royalty income or (loss).</b> 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 . . . . .	<b>26</b>			

For Paperwork Reduction Act Notice, see the separate instructions.

Cat. No. 11344L

Schedule E (Form 1040) 2015

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

Table with 5 columns: (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. Rows A, B, C, D.

Table with 5 columns: (f) Passive loss allowed, (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. Rows A, B, C, D, 29a Totals, 29b Totals, 30, 31, 32.

Part III Income or Loss From Estates and Trusts

Table with 2 columns: (a) Name, (b) Employer identification number. Rows A, B.

Table with 4 columns: (c) Passive deduction or loss allowed, (d) Passive income from Schedule K-1, (e) Deduction or loss from Schedule K-1, (f) Other income from Schedule K-1. Rows A, B, 34a Totals, 34b Totals, 35, 36, 37.

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

Table with 5 columns: (a) Name, (b) Employer identification number, (c) Excess inclusion from Schedules Q, line 2c, (d) Taxable income (net loss) from Schedules Q, line 1b, (e) Income from Schedules Q, line 3b. Rows 38, 39.

Part V Summary

Table with 2 columns: Description, Amount. Rows 40, 41, 42, 43.

**SCHEDULE SE  
(Form 1040)**

Department of the Treasury  
Internal Revenue Service (99)

**Self-Employment Tax**

► Information about Schedule SE and its separate instructions is at [www.irs.gov/schedulese](http://www.irs.gov/schedulese).

► Attach to Form 1040 or Form 1040NR.

OMB No. 1545-0074

**2015**  
Attachment  
Sequence No. **17**

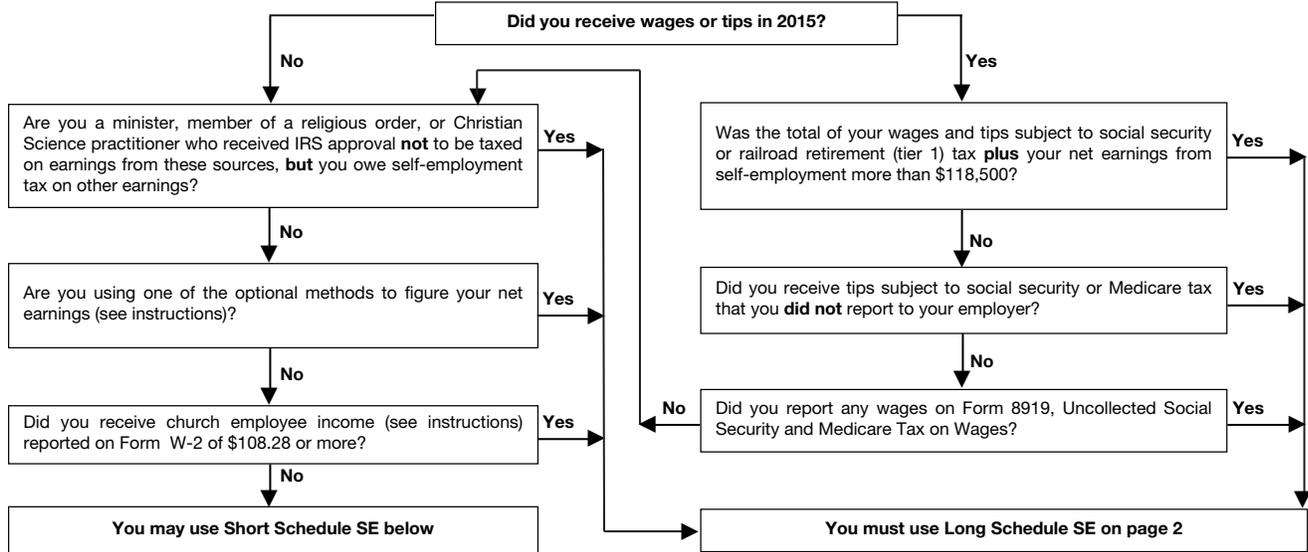
Name of person with self-employment income (as shown on Form 1040 or Form 1040NR)

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.

<b>1a</b> Net farm profit or (loss) from Schedule F, line 34, and farm partnerships, Schedule K-1 (Form 1065), box 14, code A . . . . .	<b>1a</b>		
<b>b</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 . . . . .	<b>1b</b>	(	)
<b>2</b> 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 . . . . .	<b>2</b>		
<b>3</b> Combine lines 1a, 1b, and 2 . . . . .	<b>3</b>		
<b>4</b> Multiply line 3 by 92.35% (.9235). If less than \$400, you do not owe self-employment tax; <b>do not</b> file this schedule unless you have an amount on line 1b . . . . . ► <b>Note.</b> If line 4 is less than \$400 due to Conservation Reserve Program payments on line 1b, see instructions.	<b>4</b>		
<b>5 Self-employment tax.</b> If the amount on line 4 is: • \$118,500 or less, multiply line 4 by 15.3% (.153). Enter the result here and on <b>Form 1040, line 57, or Form 1040NR, line 55</b> • More than \$118,500, multiply line 4 by 2.9% (.029). Then, add \$14,694 to the result. Enter the total here and on <b>Form 1040, line 57, or Form 1040NR, line 55</b> . . . . .	<b>5</b>		
<b>6 Deduction for one-half of self-employment tax.</b> Multiply line 5 by 50% (.50). Enter the result here and on <b>Form 1040, line 27, or Form 1040NR, line 27</b> . . . . .	<b>6</b>		

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

Cat. No. 11358Z

Schedule SE (Form 1040) 2015

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 . . . . .

<b>1a</b> Net farm profit or (loss) from Schedule F, line 34, and farm partnerships, Schedule K-1 (Form 1065), box 14, code A. <b>Note.</b> Skip lines 1a and 1b if you use the farm optional method (see instructions)	<b>1a</b>		
<b>b</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	<b>1b</b>	(	)
<b>2</b> 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. <b>Note.</b> Skip this line if you use the nonfarm optional method (see instructions) . . . . .	<b>2</b>		
<b>3</b> Combine lines 1a, 1b, and 2 . . . . .	<b>3</b>		
<b>4a</b> If line 3 is more than zero, multiply line 3 by 92.35% (.9235). Otherwise, enter amount from line 3 <b>Note.</b> If line 4a is less than \$400 due to Conservation Reserve Program payments on line 1b, see instructions.	<b>4a</b>		
<b>b</b> If you elect one or both of the optional methods, enter the total of lines 15 and 17 here . . . . .	<b>4b</b>		
<b>c</b> Combine lines 4a and 4b. If less than \$400, <b>stop</b> ; you do not owe self-employment tax. <b>Exception.</b> If less than \$400 and you had <b>church employee income</b> , enter -0- and continue ▶	<b>4c</b>		
<b>5a</b> Enter your <b>church employee income</b> from Form W-2. See instructions for definition of church employee income . . . . .	<b>5a</b>		
<b>b</b> Multiply line 5a by 92.35% (.9235). If less than \$100, enter -0- . . . . .	<b>5b</b>		
<b>6</b> Add lines 4c and 5b . . . . .	<b>6</b>		
<b>7</b> 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 2015 . . . . .	<b>7</b>	118,500	00
<b>8a</b> Total social security wages and tips (total of boxes 3 and 7 on Form(s) W-2) and railroad retirement (tier 1) compensation. If \$118,500 or more, skip lines 8b through 10, and go to line 11	<b>8a</b>		
<b>b</b> Unreported tips subject to social security tax (from Form 4137, line 10)	<b>8b</b>		
<b>c</b> Wages subject to social security tax (from Form 8919, line 10)	<b>8c</b>		
<b>d</b> Add lines 8a, 8b, and 8c . . . . .	<b>8d</b>		
<b>9</b> Subtract line 8d from line 7. If zero or less, enter -0- here and on line 10 and go to line 11 . ▶	<b>9</b>		
<b>10</b> Multiply the <b>smaller</b> of line 6 or line 9 by 12.4% (.124) . . . . .	<b>10</b>		
<b>11</b> Multiply line 6 by 2.9% (.029) . . . . .	<b>11</b>		
<b>12</b> <b>Self-employment tax.</b> Add lines 10 and 11. Enter here and on <b>Form 1040, line 57, or Form 1040NR, line 55</b>	<b>12</b>		
<b>13</b> <b>Deduction for one-half of self-employment tax.</b> Multiply line 12 by 50% (.50). Enter the result here and on <b>Form 1040, line 27, or Form 1040NR, line 27</b> . . . . .	<b>13</b>		

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

<b>Farm Optional Method.</b> You may use this method <b>only</b> if <b>(a)</b> your gross farm income <sup>1</sup> was not more than \$7,320, or <b>(b)</b> your net farm profits <sup>2</sup> were less than \$5,284.			
<b>14</b> Maximum income for optional methods . . . . .	<b>14</b>	4,880	00
<b>15</b> Enter the <b>smaller</b> of: two-thirds (2/3) of gross farm income <sup>1</sup> (not less than zero) or \$4,880. Also include this amount on line 4b above . . . . .	<b>15</b>		
<b>Nonfarm Optional Method.</b> You may use this method <b>only</b> if <b>(a)</b> your net nonfarm profits <sup>3</sup> were less than \$5,284 and also less than 72.189% of your gross nonfarm income, <sup>4</sup> <b>and (b)</b> you had net earnings from self-employment of at least \$400 in 2 of the prior 3 years. <b>Caution.</b> You may use this method no more than five times.			
<b>16</b> Subtract line 15 from line 14 . . . . .	<b>16</b>		
<b>17</b> Enter the <b>smaller</b> of: two-thirds (2/3) of gross nonfarm income <sup>4</sup> (not less than zero) or the amount on line 16. Also include this amount on line 4b above . . . . .	<b>17</b>		

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

<sup>2</sup> 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.

<sup>3</sup> 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.

<sup>4</sup> 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](http://www.irs.gov/form8959).

Your social security number

#### Part I Additional Medicare Tax on Medicare Wages

<b>1</b>	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 . . . . .	<b>1</b>		
<b>2</b>	Unreported tips from Form 4137, line 6 . . . . .	<b>2</b>		
<b>3</b>	Wages from Form 8919, line 6 . . . . .	<b>3</b>		
<b>4</b>	Add lines 1 through 3 . . . . .	<b>4</b>		
<b>5</b>	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	<b>5</b>		
<b>6</b>	Subtract line 5 from line 4. If zero or less, enter -0- . . . . .	<b>6</b>		
<b>7</b>	Additional Medicare Tax on Medicare wages. Multiply line 6 by 0.9% (.009). Enter here and go to Part II . . . . .	<b>7</b>		

#### Part II Additional Medicare Tax on Self-Employment Income

<b>8</b>	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.)	<b>8</b>		
<b>9</b>	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	<b>9</b>		
<b>10</b>	Enter the amount from line 4 . . . . .	<b>10</b>		
<b>11</b>	Subtract line 10 from line 9. If zero or less, enter -0- . . . . .	<b>11</b>		
<b>12</b>	Subtract line 11 from line 8. If zero or less, enter -0- . . . . .	<b>12</b>		
<b>13</b>	Additional Medicare Tax on self-employment income. Multiply line 12 by 0.9% (.009). Enter here and go to Part III . . . . .	<b>13</b>		

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

<b>14</b>	Railroad retirement (RRTA) compensation and tips from Form(s) W-2, box 14 (see instructions) . . . . .	<b>14</b>		
<b>15</b>	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	<b>15</b>		
<b>16</b>	Subtract line 15 from line 14. If zero or less, enter -0- . . . . .	<b>16</b>		
<b>17</b>	Additional Medicare Tax on railroad retirement (RRTA) compensation. Multiply line 16 by 0.9% (.009). Enter here and go to Part IV . . . . .	<b>17</b>		

#### Part IV Total Additional Medicare Tax

<b>18</b>	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 . . . . .	<b>18</b>		
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#### Part V Withholding Reconciliation

<b>19</b>	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 . . . . .	<b>19</b>		
<b>20</b>	Enter the amount from line 1 . . . . .	<b>20</b>		
<b>21</b>	Multiply line 20 by 1.45% (.0145). This is your regular Medicare tax withholding on Medicare wages . . . . .	<b>21</b>		
<b>22</b>	Subtract line 21 from line 19. If zero or less, enter -0-. This is your Additional Medicare Tax withholding on Medicare wages . . . . .	<b>22</b>		
<b>23</b>	Additional Medicare Tax withholding on railroad retirement (RRTA) compensation from Form W-2, box 14 (see instructions) . . . . .	<b>23</b>		
<b>24</b>	<b>Total Additional Medicare Tax withholding.</b> 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) . . . . .	<b>24</b>		

# Net Investment Income Tax— Individuals, Estates, and Trusts

▶ Attach to your tax return.

▶ Information about Form 8960 and its separate instructions is at [www.irs.gov/form8960](http://www.irs.gov/form8960).

Name(s) shown on your tax return

Your social security number or EIN

## Part I Investment Income

- Section 6013(g) election (see instructions)  
 Section 6013(h) election (see instructions)  
 Regulations section 1.1411-10(g) election (see instructions)

1	Taxable interest (see instructions) . . . . .				<b>1</b>		
2	Ordinary dividends (see instructions) . . . . .				<b>2</b>		
3	Annuities (see instructions) . . . . .				<b>3</b>		
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 . . . . .				<b>4c</b>		
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 . . . . .				<b>5d</b>		
6	Adjustments to investment income for certain CFCs and PFICs (see instructions) . . . . .				<b>6</b>		
7	Other modifications to investment income (see instructions) . . . . .				<b>7</b>		
8	Total investment income. Combine lines 1, 2, 3, 4c, 5d, 6, and 7 . . . . .				<b>8</b>		

## 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 . . . . .				<b>9d</b>		
10	Additional modifications (see instructions) . . . . .				<b>10</b>		
11	Total deductions and modifications. Add lines 9d and 10 . . . . .				<b>11</b>		

## 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- . . . . .				<b>12</b>		
<b>Individuals:</b>							
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 . . . . .				<b>16</b>		
17	Net investment income tax for individuals. Multiply line 16 by 3.8% (.038). <b>Enter here and include on your tax return</b> (see instructions) . . . . .				<b>17</b>		
<b>Estates and Trusts:</b>							
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 . . . . .				<b>20</b>		
21	Net investment income tax for estates and trusts. Multiply line 20 by 3.8% (.038). <b>Enter here and include on your tax return</b> (see instructions) . . . . .				<b>21</b>		

**Premium Tax Credit (PTC)**

Department of the Treasury  
Internal Revenue Service  
Name shown on your return

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

Your social security number

You cannot claim the PTC if your filing status is married filing separately unless you are eligible for an exception (see instructions). If you qualify, check the box.

**Part I Annual and Monthly Contribution Amount**

<b>1</b>	Tax family size. Enter the number of exemptions from Form 1040 or Form 1040A, line 6d, or Form 1040NR, line 7d	<b>1</b>	
<b>2a</b>	Modified AGI. Enter your modified AGI (see instructions)	<b>2a</b>	
	<b>b</b> Enter the total of your dependents' modified AGI (see instructions)	<b>2b</b>	
<b>3</b>	Household income. Add the amounts on lines 2a and 2b	<b>3</b>	
<b>4</b>	Federal poverty line. Enter the federal poverty line amount from Table 1-1, 1-2, or 1-3 (see instructions). Check the appropriate box for the federal poverty table used. <b>a</b> <input type="checkbox"/> Alaska <b>b</b> <input type="checkbox"/> Hawaii <b>c</b> <input type="checkbox"/> Other 48 states and DC	<b>4</b>	
<b>5</b>	Household income as a percentage of federal poverty line (see instructions)	<b>5</b>	%
<b>6</b>	Did you enter 401% on line 5? (See instructions if you entered less than 100%). <input type="checkbox"/> <b>No.</b> Continue to line 7. <input type="checkbox"/> <b>Yes.</b> You are not eligible to receive PTC. If advance payment of the PTC was made, see the instructions for how to report your excess advance PTC repayment amount.		
<b>7</b>	Applicable Figure. Using your line 5 percentage, locate your "applicable figure" on the table in the instructions	<b>7</b>	
<b>8a</b>	Annual contribution amount. Multiply line 3 by line 7	<b>8a</b>	
	<b>b</b> Monthly contribution amount. Divide line 8a by 12. Round to whole dollar amount	<b>8b</b>	

**Part II Premium Tax Credit Claim and Reconciliation of Advance Payment of Premium Tax Credit**

- 9** Are you allocating policy amounts with another taxpayer or do you want to use the alternative calculation for year of marriage (see instructions)?  
 **Yes.** Skip to Part IV, Shared Policy Allocation, or Part V, Alternative Calculation for Year of Marriage.  **No.** Continue to line 10.
- 10** See the instructions to determine if you can use line 11 or must complete lines 12 through 23.  
 **Yes.** Continue to line 11. Compute your annual PTC. Then skip lines 12–23 and continue to line 24.  
 **No.** Continue to lines 12–23. Compute your monthly PTC and continue to line 24.

Annual Calculation	(a) Annual enrollment premiums (Form(s) 1095-A, line 33A)	(b) Annual applicable SLCSP premium (Form(s) 1095-A, line 33B)	(c) Annual contribution amount (line 8a)	(d) Annual maximum premium assistance (subtract (c) from (b), if zero or less, enter -0-)	(e) Annual premium tax credit allowed (smaller of (a) or (d))	(f) Annual advance payment of PTC (Form (s) 1095-A, line 33C)	
<b>11</b> Annual Totals							
Monthly Calculation	(a) Monthly enrollment premiums (Form(s) 1095-A, lines 21–32, column A)	(b) Monthly applicable SLCSP premium (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), if zero or less, enter -0-)	(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)	
<b>12</b> January							
<b>13</b> February							
<b>14</b> March							
<b>15</b> April							
<b>16</b> May							
<b>17</b> June							
<b>18</b> July							
<b>19</b> August							
<b>20</b> September							
<b>21</b> October							
<b>22</b> November							
<b>23</b> December							
<b>24</b>	Total premium tax credit. Enter the amount from line 11(e) or add lines 12(e) through 23(e) and enter the total here					<b>24</b>	
<b>25</b>	Advance payment of PTC. Enter the amount from line 11(f) or add lines 12(f) through 23(f) and enter the total here					<b>25</b>	
<b>26</b>	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					<b>26</b>	

**Part III Repayment of Excess Advance Payment of the Premium Tax Credit**

<b>27</b>	Excess advance payment of PTC. If line 25 is greater than line 24, subtract line 24 from line 25. Enter the difference here	<b>27</b>	
<b>28</b>	Repayment limitation (see instructions)	<b>28</b>	
<b>29</b>	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	<b>29</b>	

**Part IV Shared Policy Allocation**

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

**Shared Policy Allocation 1**

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

**Shared Policy Allocation 2**

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

**Shared Policy Allocation 3**

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

**Shared Policy Allocation 4**

<b>33</b>	<b>(a)</b> Policy Number (Form 1095-A, line 2)	<b>(b)</b> SSN of other taxpayer	<b>(c)</b> Allocation start month	<b>(d)</b> Allocation stop month
<b>Allocation percentage applied to monthly amounts</b>		<b>(e)</b> Premium Percentage	<b>(f)</b> SLCSP Percentage	<b>(g)</b> 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 V 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 V.

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

## 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](http://www.irs.gov/form8965).

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 Claimed on Your Return for Your Household**

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 Claimed on Your Return for Individuals.** 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																

# 2015 Tax Table



**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 \$2,876. 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
<b>Your tax is—</b>					
25,200	25,250	3,323	2,861	3,323	3,126
25,250	25,300	3,330	2,869	3,330	3,134
25,300	25,350	3,338	2,876	3,338	3,141
25,350	25,400	3,345	2,884	3,345	3,149

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—			
0	5	0	0	0	0	<b>1,000</b>						<b>2,000</b>					
5	15	1	1	1	1	1,000	1,025	101	101	101	101	2,000	2,025	201	201	201	201
15	25	2	2	2	2	1,025	1,050	104	104	104	104	2,025	2,050	204	204	204	204
25	50	4	4	4	4	1,050	1,075	106	106	106	106	2,050	2,075	206	206	206	206
50	75	6	6	6	6	1,075	1,100	109	109	109	109	2,075	2,100	209	209	209	209
75	100	9	9	9	9	1,100	1,125	111	111	111	111	2,100	2,125	211	211	211	211
100	125	11	11	11	11	1,125	1,150	114	114	114	114	2,125	2,150	214	214	214	214
125	150	14	14	14	14	1,150	1,175	116	116	116	116	2,150	2,175	216	216	216	216
150	175	16	16	16	16	1,175	1,200	119	119	119	119	2,175	2,200	219	219	219	219
175	200	19	19	19	19	1,200	1,225	121	121	121	121	2,200	2,225	221	221	221	221
200	225	21	21	21	21	1,225	1,250	124	124	124	124	2,225	2,250	224	224	224	224
225	250	24	24	24	24	1,250	1,275	126	126	126	126	2,250	2,275	226	226	226	226
250	275	26	26	26	26	1,275	1,300	129	129	129	129	2,275	2,300	229	229	229	229
275	300	29	29	29	29	1,300	1,325	131	131	131	131	2,300	2,325	231	231	231	231
300	325	31	31	31	31	1,325	1,350	134	134	134	134	2,325	2,350	234	234	234	234
325	350	34	34	34	34	1,350	1,375	136	136	136	136	2,350	2,375	236	236	236	236
350	375	36	36	36	36	1,375	1,400	139	139	139	139	2,375	2,400	239	239	239	239
375	400	39	39	39	39	1,400	1,425	141	141	141	141	2,400	2,425	241	241	241	241
400	425	41	41	41	41	1,425	1,450	144	144	144	144	2,425	2,450	244	244	244	244
425	450	44	44	44	44	1,450	1,475	146	146	146	146	2,450	2,475	246	246	246	246
450	475	46	46	46	46	1,475	1,500	149	149	149	149	2,475	2,500	249	249	249	249
475	500	49	49	49	49	1,500	1,525	151	151	151	151	2,500	2,525	251	251	251	251
500	525	51	51	51	51	1,525	1,550	154	154	154	154	2,525	2,550	254	254	254	254
525	550	54	54	54	54	1,550	1,575	156	156	156	156	2,550	2,575	256	256	256	256
550	575	56	56	56	56	1,575	1,600	159	159	159	159	2,575	2,600	259	259	259	259
575	600	59	59	59	59	1,600	1,625	161	161	161	161	2,600	2,625	261	261	261	261
600	625	61	61	61	61	1,625	1,650	164	164	164	164	2,625	2,650	264	264	264	264
625	650	64	64	64	64	1,650	1,675	166	166	166	166	2,650	2,675	266	266	266	266
650	675	66	66	66	66	1,675	1,700	169	169	169	169	2,675	2,700	269	269	269	269
675	700	69	69	69	69	1,700	1,725	171	171	171	171	2,700	2,725	271	271	271	271
700	725	71	71	71	71	1,725	1,750	174	174	174	174	2,725	2,750	274	274	274	274
725	750	74	74	74	74	1,750	1,775	176	176	176	176	2,750	2,775	276	276	276	276
750	775	76	76	76	76	1,775	1,800	179	179	179	179	2,775	2,800	279	279	279	279
775	800	79	79	79	79	1,800	1,825	181	181	181	181	2,800	2,825	281	281	281	281
800	825	81	81	81	81	1,825	1,850	184	184	184	184	2,825	2,850	284	284	284	284
825	850	84	84	84	84	1,850	1,875	186	186	186	186	2,850	2,875	286	286	286	286
850	875	86	86	86	86	1,875	1,900	189	189	189	189	2,875	2,900	289	289	289	289
875	900	89	89	89	89	1,900	1,925	191	191	191	191	2,900	2,925	291	291	291	291
900	925	91	91	91	91	1,925	1,950	194	194	194	194	2,925	2,950	294	294	294	294
925	950	94	94	94	94	1,950	1,975	196	196	196	196	2,950	2,975	296	296	296	296
950	975	96	96	96	96	1,975	2,000	199	199	199	199	2,975	3,000	299	299	299	299
975	1,000	99	99	99	99												

(Continued)

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







Table with 6 columns: If line 43 (taxable income) is—, And you are— (Single, Married filing jointly, Married filing separately, Head of a household), Your tax is—. Section 30,000.

Table with 6 columns: If line 43 (taxable income) is—, And you are— (Single, Married filing jointly, Married filing separately, Head of a household), Your tax is—. Section 33,000.

Table with 6 columns: If line 43 (taxable income) is—, And you are— (Single, Married filing jointly, Married filing separately, Head of a household), Your tax is—. Section 36,000.

Table with 6 columns: If line 43 (taxable income) is—, And you are— (Single, Married filing jointly, Married filing separately, Head of a household), Your tax is—. Section 31,000.

Table with 6 columns: If line 43 (taxable income) is—, And you are— (Single, Married filing jointly, Married filing separately, Head of a household), Your tax is—. Section 34,000.

Table with 6 columns: If line 43 (taxable income) is—, And you are— (Single, Married filing jointly, Married filing separately, Head of a household), Your tax is—. Section 37,000.

Table with 6 columns: If line 43 (taxable income) is—, And you are— (Single, Married filing jointly, Married filing separately, Head of a household), Your tax is—. Section 32,000.

Table with 6 columns: If line 43 (taxable income) is—, And you are— (Single, Married filing jointly, Married filing separately, Head of a household), Your tax is—. Section 35,000.

Table with 6 columns: If line 43 (taxable income) is—, And you are— (Single, Married filing jointly, Married filing separately, Head of a household), Your tax is—. Section 38,000.

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

(Continued)









Table with columns: If line 43 (taxable income) is—, And you are— (Single, Married filing jointly, Married filing separately, Head of a household), Your tax is— (75,000, 76,000, 77,000, 78,000, 79,000, 80,000, 81,000, 82,000, 83,000). Rows show tax amounts for various income brackets.

Table with columns: If line 43 (taxable income) is—, And you are— (Single, Married filing jointly, Married filing separately, Head of a household), Your tax is— (75,000, 76,000, 77,000, 78,000, 79,000, 80,000, 81,000, 82,000, 83,000). Rows show tax amounts for various income brackets.

Table with columns: If line 43 (taxable income) is—, And you are— (Single, Married filing jointly, Married filing separately, Head of a household), Your tax is— (75,000, 76,000, 77,000, 78,000, 79,000, 80,000, 81,000, 82,000, 83,000). Rows show tax amounts for various income brackets.

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

(Continued)



If line 43 (taxable income) is—		And you are—				Your tax is—	If line 43 (taxable income) is—		And you are—				Your tax is—	If line 43 (taxable income) is—		And you are—				Your tax is—
		Single	Married filing jointly *	Married filing separately	Head of a household				Single	Married filing jointly *	Married filing separately	Head of a household				Single	Married filing jointly *	Married filing separately	Head of a household	
At least	But less than						At least	But less than						At least	But less than					
<b>93,000</b>							<b>96,000</b>							<b>99,000</b>						
93,000	93,050	19,118	14,844	19,573	17,579	96,000	96,050	19,958	15,594	20,413	18,329	99,000	99,050	20,798	16,344	21,253	19,079			
93,050	93,100	19,132	14,856	19,587	17,591	96,050	96,100	19,972	15,606	20,427	18,341	99,050	99,100	20,812	16,356	21,267	19,091			
93,100	93,150	19,146	14,869	19,601	17,604	96,100	96,150	19,986	15,619	20,441	18,354	99,100	99,150	20,826	16,369	21,281	19,104			
93,150	93,200	19,160	14,881	19,615	17,616	96,150	96,200	20,000	15,631	20,455	18,366	99,150	99,200	20,840	16,381	21,295	19,116			
93,200	93,250	19,174	14,894	19,629	17,629	96,200	96,250	20,014	15,644	20,469	18,379	99,200	99,250	20,854	16,394	21,309	19,129			
93,250	93,300	19,188	14,906	19,643	17,641	96,250	96,300	20,028	15,656	20,483	18,391	99,250	99,300	20,868	16,406	21,323	19,141			
93,300	93,350	19,202	14,919	19,657	17,654	96,300	96,350	20,042	15,669	20,497	18,404	99,300	99,350	20,882	16,419	21,337	19,154			
93,350	93,400	19,216	14,931	19,671	17,666	96,350	96,400	20,056	15,681	20,511	18,416	99,350	99,400	20,896	16,431	21,351	19,166			
93,400	93,450	19,230	14,944	19,685	17,679	96,400	96,450	20,070	15,694	20,525	18,429	99,400	99,450	20,910	16,444	21,365	19,179			
93,450	93,500	19,244	14,956	19,699	17,691	96,450	96,500	20,084	15,706	20,539	18,441	99,450	99,500	20,924	16,456	21,379	19,191			
93,500	93,550	19,258	14,969	19,713	17,704	96,500	96,550	20,098	15,719	20,553	18,454	99,500	99,550	20,938	16,469	21,393	19,204			
93,550	93,600	19,272	14,981	19,727	17,716	96,550	96,600	20,112	15,731	20,567	18,466	99,550	99,600	20,952	16,481	21,407	19,216			
93,600	93,650	19,286	14,994	19,741	17,729	96,600	96,650	20,126	15,744	20,581	18,479	99,600	99,650	20,966	16,494	21,421	19,229			
93,650	93,700	19,300	15,006	19,755	17,741	96,650	96,700	20,140	15,756	20,595	18,491	99,650	99,700	20,980	16,506	21,435	19,241			
93,700	93,750	19,314	15,019	19,769	17,754	96,700	96,750	20,154	15,769	20,609	18,504	99,700	99,750	20,994	16,519	21,449	19,254			
93,750	93,800	19,328	15,031	19,783	17,766	96,750	96,800	20,168	15,781	20,623	18,516	99,750	99,800	21,008	16,531	21,463	19,266			
93,800	93,850	19,342	15,044	19,797	17,779	96,800	96,850	20,182	15,794	20,637	18,529	99,800	99,850	21,022	16,544	21,477	19,279			
93,850	93,900	19,356	15,056	19,811	17,791	96,850	96,900	20,196	15,806	20,651	18,541	99,850	99,900	21,036	16,556	21,491	19,291			
93,900	93,950	19,370	15,069	19,825	17,804	96,900	96,950	20,210	15,819	20,665	18,554	99,900	99,950	21,050	16,569	21,505	19,304			
93,950	94,000	19,384	15,081	19,839	17,816	96,950	97,000	20,224	15,831	20,679	18,566	99,950	100,000	21,064	16,581	21,519	19,316			
<b>94,000</b>							<b>97,000</b>							<b>\$100,000 or over</b> use the Tax Computation Worksheet						
94,000	94,050	19,398	15,094	19,853	17,829	97,000	97,050	20,238	15,844	20,693	18,579									
94,050	94,100	19,412	15,106	19,867	17,841	97,050	97,100	20,252	15,856	20,707	18,591									
94,100	94,150	19,426	15,119	19,881	17,854	97,100	97,150	20,266	15,869	20,721	18,604									
94,150	94,200	19,440	15,131	19,895	17,866	97,150	97,200	20,280	15,881	20,735	18,616									
94,200	94,250	19,454	15,144	19,909	17,879	97,200	97,250	20,294	15,894	20,749	18,629									
94,250	94,300	19,468	15,156	19,923	17,891	97,250	97,300	20,308	15,906	20,763	18,641									
94,300	94,350	19,482	15,169	19,937	17,904	97,300	97,350	20,322	15,919	20,777	18,654									
94,350	94,400	19,496	15,181	19,951	17,916	97,350	97,400	20,336	15,931	20,791	18,666									
94,400	94,450	19,510	15,194	19,965	17,929	97,400	97,450	20,350	15,944	20,805	18,679									
94,450	94,500	19,524	15,206	19,979	17,941	97,450	97,500	20,364	15,956	20,819	18,691									
94,500	94,550	19,538	15,219	19,993	17,954	97,500	97,550	20,378	15,969	20,833	18,704									
94,550	94,600	19,552	15,231	20,007	17,966	97,550	97,600	20,392	15,981	20,847	18,716									
94,600	94,650	19,566	15,244	20,021	17,979	97,600	97,650	20,406	15,994	20,861	18,729									
94,650	94,700	19,580	15,256	20,035	17,991	97,650	97,700	20,420	16,006	20,875	18,741									
94,700	94,750	19,594	15,269	20,049	18,004	97,700	97,750	20,434	16,019	20,889	18,754									
94,750	94,800	19,608	15,281	20,063	18,016	97,750	97,800	20,448	16,031	20,903	18,766									
94,800	94,850	19,622	15,294	20,077	18,029	97,800	97,850	20,462	16,044	20,917	18,779									
94,850	94,900	19,636	15,306	20,091	18,041	97,850	97,900	20,476	16,056	20,931	18,791									
94,900	94,950	19,650	15,319	20,105	18,054	97,900	97,950	20,490	16,069	20,945	18,804									
94,950	95,000	19,664	15,331	20,119	18,066	97,950	98,000	20,504	16,081	20,959	18,816									
<b>95,000</b>							<b>98,000</b>													
95,000	95,050	19,678	15,344	20,133	18,079	98,000	98,050	20,518	16,094	20,973	18,829									
95,050	95,100	19,692	15,356	20,147	18,091	98,050	98,100	20,532	16,106	20,987	18,841									
95,100	95,150	19,706	15,369	20,161	18,104	98,100	98,150	20,546	16,119	21,001	18,854									
95,150	95,200	19,720	15,381	20,175	18,116	98,150	98,200	20,560	16,131	21,015	18,866									
95,200	95,250	19,734	15,394	20,189	18,129	98,200	98,250	20,574	16,144	21,029	18,879									
95,250	95,300	19,748	15,406	20,203	18,141	98,250	98,300	20,588	16,156	21,043	18,891									
95,300	95,350	19,762	15,419	20,217	18,154	98,300	98,350	20,602	16,169	21,057	18,904									
95,350	95,400	19,776	15,431	20,231	18,166	98,350	98,400	20,616	16,181	21,071	18,916									
95,400	95,450	19,790	15,444	20,245	18,179	98,400	98,450	20,630	16,194	21,085	18,929									
95,450	95,500	19,804	15,456	20,259	18,191	98,450	98,500	20,644	16,206	21,099	18,941									
95,500	95,550	19,818	15,469	20,273	18,204	98,500	98,550	20,658	16,219	21,113	18,954									
95,550	95,600	19,832	15,481	20,287	18,216	98,550	98,600	20,672	16,231	21,127	18,966									
95,600	95,650	19,846	15,494	20,301	18,229	98,600	98,650	20,686	16,244	21,141	18,979									
95,650	95,700	19,860	15,506	20,315	18,241	98,650	98,700	20,700	16,256	21,155	18,991									
95,700	95,750	19,874	15,519	20,329	18,254	98,700	98,750	20,714	16,269	21,169	19,004									
95,750	95,800	19,888	15,531	20,343	18,266	98,750	98,800	20,728	16,281	21,183	19,016									
95,800	95,850	19,902	15,544	20,357	18,279	98,800	98,850	20,742	16,294	21,197	19,029									
95,850	95,900	19,916	15,556	20,371	18,291	98,850	98,900	20,756	16,306	21,211	19,041									
95,900	95,950	19,930	15,569	20,385	18,304	98,900	98,950	20,770	16,319	21,225	19,054									
95,950	96,000	19,944	15,581	20,399	18,316	98,950	99,000	20,784	16,331	21,239	19,066									

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

## 2015 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 \$189,300	\$	× 28% (0.28)	\$	\$ 6,928.75	\$
Over \$189,300 but not over \$411,500	\$	× 33% (0.33)	\$	\$ 16,393.75	\$
Over \$411,500 but not over \$413,200	\$	× 35% (0.35)	\$	\$ 24,623.75	\$
Over \$413,200	\$	× 39.6% (0.396)	\$	\$ 43,630.95	\$

### 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 \$151,200	\$	× 25% (0.25)	\$	\$ 8,412.50	\$
Over \$151,200 but not over \$230,450	\$	× 28% (0.28)	\$	\$ 12,948.50	\$
Over \$230,450 but not over \$411,500	\$	× 33% (0.33)	\$	\$ 24,471.00	\$
Over \$411,500 but not over \$464,850	\$	× 35% (0.35)	\$	\$ 32,701.00	\$
Over \$464,850	\$	× 39.6% (0.396)	\$	\$ 54,084.10	\$

### 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 \$115,225	\$	× 28% (0.28)	\$	\$ 6,474.25	\$
Over \$115,225 but not over \$205,750	\$	× 33% (0.33)	\$	\$ 12,235.50	\$
Over \$205,750 but not over \$232,425	\$	× 35% (0.35)	\$	\$ 16,350.50	\$
Over \$232,425	\$	× 39.6% (0.396)	\$	\$ 27,042.05	\$

### 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 \$129,600	\$	× 25% (0.25)	\$	\$ 5,677.50	\$
Over \$129,600 but not over \$209,850	\$	× 28% (0.28)	\$	\$ 9,565.50	\$
Over \$209,850 but not over \$411,500	\$	× 33% (0.33)	\$	\$ 20,058.00	\$
Over \$411,500 but not over \$439,000	\$	× 35% (0.35)	\$	\$ 28,288.00	\$
Over \$439,000	\$	× 39.6% (0.396)	\$	\$ 48,482.00	\$















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	3			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—			
46,400	46,450	0	0	0	278	0	0	747	1,441	49,600	49,650	0	0	0	0	0	0	73	767
46,450	46,500	0	0	0	268	0	0	737	1,430	49,650	49,700	0	0	0	0	0	0	63	756
46,500	46,550	0	0	0	257	0	0	726	1,420	49,700	49,750	0	0	0	0	0	0	52	746
46,550	46,600	0	0	0	247	0	0	716	1,409	49,750	49,800	0	0	0	0	0	0	42	735
46,600	46,650	0	0	0	236	0	0	705	1,399	49,800	49,850	0	0	0	0	0	0	31	725
46,650	46,700	0	0	0	226	0	0	695	1,388	49,850	49,900	0	0	0	0	0	0	21	714
46,700	46,750	0	0	0	215	0	0	684	1,378	49,900	49,950	0	0	0	0	0	0	10	704
46,750	46,800	0	0	0	205	0	0	674	1,367	49,950	50,000	0	0	0	0	0	0	**	693
46,800	46,850	0	0	0	194	0	0	663	1,357	50,000	50,050	0	0	0	0	0	0	0	683
46,850	46,900	0	0	0	184	0	0	653	1,346	50,050	50,100	0	0	0	0	0	0	0	672
46,900	46,950	0	0	0	173	0	0	642	1,336	50,100	50,150	0	0	0	0	0	0	0	662
46,950	47,000	0	0	0	163	0	0	632	1,325	50,150	50,200	0	0	0	0	0	0	0	651
47,000	47,050	0	0	0	152	0	0	621	1,315	50,200	50,250	0	0	0	0	0	0	0	641
47,050	47,100	0	0	0	141	0	0	610	1,304	50,250	50,300	0	0	0	0	0	0	0	630
47,100	47,150	0	0	0	131	0	0	600	1,293	50,300	50,350	0	0	0	0	0	0	0	620
47,150	47,200	0	0	0	120	0	0	589	1,283	50,350	50,400	0	0	0	0	0	0	0	609
47,200	47,250	0	0	0	110	0	0	579	1,272	50,400	50,450	0	0	0	0	0	0	0	598
47,250	47,300	0	0	0	99	0	0	568	1,262	50,450	50,500	0	0	0	0	0	0	0	588
47,300	47,350	0	0	0	89	0	0	558	1,251	50,500	50,550	0	0	0	0	0	0	0	577
47,350	47,400	0	0	0	78	0	0	547	1,241	50,550	50,600	0	0	0	0	0	0	0	567
47,400	47,450	0	0	0	68	0	0	537	1,230	50,600	50,650	0	0	0	0	0	0	0	556
47,450	47,500	0	0	0	57	0	0	526	1,220	50,650	50,700	0	0	0	0	0	0	0	546
47,500	47,550	0	0	0	47	0	0	516	1,209	50,700	50,750	0	0	0	0	0	0	0	535
47,550	47,600	0	0	0	36	0	0	505	1,199	50,750	50,800	0	0	0	0	0	0	0	525
47,600	47,650	0	0	0	26	0	0	495	1,188	50,800	50,850	0	0	0	0	0	0	0	514
47,650	47,700	0	0	0	15	0	0	484	1,178	50,850	50,900	0	0	0	0	0	0	0	504
47,700	47,750	0	0	0	*	0	0	474	1,167	50,900	50,950	0	0	0	0	0	0	0	493
47,750	47,800	0	0	0	0	0	0	463	1,157	50,950	51,000	0	0	0	0	0	0	0	483
47,800	47,850	0	0	0	0	0	0	453	1,146	51,000	51,050	0	0	0	0	0	0	0	472
47,850	47,900	0	0	0	0	0	0	442	1,136	51,050	51,100	0	0	0	0	0	0	0	462
47,900	47,950	0	0	0	0	0	0	431	1,125	51,100	51,150	0	0	0	0	0	0	0	451
47,950	48,000	0	0	0	0	0	0	421	1,114	51,150	51,200	0	0	0	0	0	0	0	441
48,000	48,050	0	0	0	0	0	0	410	1,104	51,200	51,250	0	0	0	0	0	0	0	430
48,050	48,100	0	0	0	0	0	0	400	1,093	51,250	51,300	0	0	0	0	0	0	0	419
48,100	48,150	0	0	0	0	0	0	389	1,083	51,300	51,350	0	0	0	0	0	0	0	409
48,150	48,200	0	0	0	0	0	0	379	1,072	51,350	51,400	0	0	0	0	0	0	0	398
48,200	48,250	0	0	0	0	0	0	368	1,062	51,400	51,450	0	0	0	0	0	0	0	388
48,250	48,300	0	0	0	0	0	0	358	1,051	51,450	51,500	0	0	0	0	0	0	0	377
48,300	48,350	0	0	0	0	0	0	347	1,041	51,500	51,550	0	0	0	0	0	0	0	367
48,350	48,400	0	0	0	0	0	0	337	1,030	51,550	51,600	0	0	0	0	0	0	0	356
48,400	48,450	0	0	0	0	0	0	326	1,020	51,600	51,650	0	0	0	0	0	0	0	346
48,450	48,500	0	0	0	0	0	0	316	1,009	51,650	51,700	0	0	0	0	0	0	0	335
48,500	48,550	0	0	0	0	0	0	305	999	51,700	51,750	0	0	0	0	0	0	0	325
48,550	48,600	0	0	0	0	0	0	295	988	51,750	51,800	0	0	0	0	0	0	0	314
48,600	48,650	0	0	0	0	0	0	284	978	51,800	51,850	0	0	0	0	0	0	0	304
48,650	48,700	0	0	0	0	0	0	274	967	51,850	51,900	0	0	0	0	0	0	0	293
48,700	48,750	0	0	0	0	0	0	263	956	51,900	51,950	0	0	0	0	0	0	0	283
48,750	48,800	0	0	0	0	0	0	252	946	51,950	52,000	0	0	0	0	0	0	0	272
48,800	48,850	0	0	0	0	0	0	242	935	52,000	52,050	0	0	0	0	0	0	0	262
48,850	48,900	0	0	0	0	0	0	231	925	52,050	52,100	0	0	0	0	0	0	0	251
48,900	48,950	0	0	0	0	0	0	221	914	52,100	52,150	0	0	0	0	0	0	0	240
48,950	49,000	0	0	0	0	0	0	210	904	52,150	52,200	0	0	0	0	0	0	0	230
49,000	49,050	0	0	0	0	0	0	200	893	52,200	52,250	0	0	0	0	0	0	0	219
49,050	49,100	0	0	0	0	0	0	189	883	52,250	52,300	0	0	0	0	0	0	0	209
49,100	49,150	0	0	0	0	0	0	179	872	52,300	52,350	0	0	0	0	0	0	0	198
49,150	49,200	0	0	0	0	0	0	168	862	52,350	52,400	0	0	0	0	0	0	0	188
49,200	49,250	0	0	0	0	0	0	158	851	52,400	52,450	0	0	0	0	0	0	0	177
49,250	49,300	0	0	0	0	0	0	147	841	52,450	52,500	0	0	0	0	0	0	0	167
49,300	49,350	0	0	0	0	0	0	137	830	52,500	52,550	0	0	0	0	0	0	0	156
49,350	49,400	0	0	0	0	0	0	126	820	52,550	52,600	0	0	0	0	0	0	0	146
49,400	49,450	0	0	0	0	0	0	116	809	52,600	52,650	0	0	0	0	0	0	0	135
49,450	49,500	0	0	0	0	0	0	105	799	52,650	52,700	0	0	0	0	0	0	0	125
49,500	49,550	0	0	0	0	0	0	95	788	52,700	52,750	0	0	0	0	0	0	0	114
49,550	49,600	0	0	0	0	0	0	84	777	52,750	52,800	0	0	0	0	0	0	0	104

\* If the amount you are looking up from the worksheet is at least \$47,700 but less than \$47,747, and you have three qualifying children, your credit is \$5.

If the amount you are looking up from the worksheet is \$47,747 or more, and you have three qualifying children, you can't take the credit.

\*\* If the amount you are looking up from the worksheet is at least \$49,950 but less than \$49,974, and you have two qualifying children, your credit is \$2.

If the amount you are looking up from the worksheet is \$49,974 or more, and you have two qualifying children, you can't take the credit.

(Continue)

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—			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is—				Your credit is—			
52,800	52,850	0	0	0	0	0	0	0	93
52,850	52,900	0	0	0	0	0	0	0	83
52,900	52,950	0	0	0	0	0	0	0	72
52,950	53,000	0	0	0	0	0	0	0	61
53,000	53,050	0	0	0	0	0	0	0	51
53,050	53,100	0	0	0	0	0	0	0	40
53,100	53,150	0	0	0	0	0	0	0	30
53,150	53,200	0	0	0	0	0	0	0	19

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—			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is—				Your credit is—			
53,200	53,250	0	0	0	0	0	0	0	9
53,250	53,267	0	0	0	0	0	0	0	2









### 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
	Aurora, Boulder, Fort Collins, Greeley, Jefferson County, Lakewood, Longmont or Pueblo City.	B
	Arvada, Thornton or Westminster	C
Georgia	Any locality	B
Illinois	Any 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
Mississippi	Cities of Jackson and Tupelo only	B
Missouri	Any locality	B
New York	Counties: Albany, Allegany, Broome, Cattaraugus, Cayuga, Chemung, Clinton, Cortland, Dutchess, Erie, Essex, Franklin, Fulton, Genesee, 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, Tompkins, Ulster, Warren, Washington, Westchester, Wyoming or Yates	B
	Counties: Chautauqua, Chenango, Columbia, Delaware, Greene, Hamilton, Tioga, Wayne, New York City or Norwich City	A
	Any other locality	D*
North Carolina	Any locality	A
South Carolina	Aiken County, Anderson County, Georgetown 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

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

### 2015 Optional Local Sales Tax Tables

Income	Exemptions							Exemptions							Exemptions							Exemptions																																																																																																																																																																																																																																																																																																																																																																																																																																																												
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	1	2	3	4	5	Over 5	5	1	2	3	4	5	Over 5	5	1	2	3	4	5	Over 5	5	1	2	3	4	5	Over 5	5																																																																																																																																																																																																																																																																																																																																																																																																																																																						
At least	<b>Local Table A</b>																												<b>Local Table B</b>																												<b>Local Table C</b>																												<b>Local Table D</b>																																																																																																																																																																																																																																																																																																																																																																																													
But less than	35	39	42	43	45	47	44	52	56	60	63	68	55	64	70	75	79	85	36	38	40	42	43	44	56	62	66	69	71	75	69	80	87	93	98	104	86	99	108	116	121	130	59	63	66	68	70	72	68	74	79	82	85	89	82	95	103	110	116	124	102	118	128	137	144	154	72	77	80	83	85	88	83	89	93	96	98	102	93	100	104	108	111	114	104	119	130	139	146	155	128	148	162	172	181	193	93	100	104	108	111	114	60,000	70,000	95	104	110	115	119	125	113	130	142	151	158	169	140	161	176	187	197	210	103	110	115	119	122	126	70,000	80,000	103	113	119	124	129	135	122	140	152	162	170	182	150	173	189	201	211	225	112	120	125	129	132	137	80,000	90,000	110	120	128	133	137	144	130	149	162	173	181	194	160	185	201	214	225	240	120	129	134	139	142	147	90,000	100,000	117	128	135	141	146	153	137	158	172	183	192	205	169	195	213	226	238	254	128	137	143	148	152	157	100,000	120,000	126	138	146	152	157	164	148	169	184	196	206	219	182	209	228	243	255	272	139	149	155	160	164	170	120,000	140,000	139	151	160	166	172	180	161	185	201	213	224	239	198	228	248	264	277	296	153	164	171	176	181	187	140,000	160,000	150	163	173	180	186	194	174	199	216	230	241	257	213	245	267	284	298	318	166	178	186	192	197	203	160,000	180,000	161	175	185	193	199	208	185	212	230	245	257	274	228	261	285	303	318	339	179	191	200	206	211	219	180,000	200,000	171	186	196	204	211	221	196	224	244	259	272	290	241	277	301	320	336	358	191	204	213	220	226	233	200,000	225,000	181	197	208	217	224	234	208	238	258	274	287	306	255	293	318	338	355	379	203	218	227	234	240	249	225,000	250,000	193	210	221	231	238	249	220	252	273	290	304	324	270	310	337	358	376	400	217	232	242	250	256	265	250,000	275,000	204	222	234	243	251	262	232	265	288	305	320	341	284	326	354	377	395	421	230	246	257	265	272	281	275,000	300,000	214	233	246	256	264	276	243	278	301	320	335	357	298	342	371	394	414	441	242	260	271	279	286	296	300,000	or more	278	301	317	330	340	355	311	354	384	407	426	454	380	434	471	501	525	559	318	341	356	367	376	389

# 2015 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 2015.

### Alabama

County	Employee-Only	Dependent, Family, etc.
Autauga	5,946	13,037
Baldwin	5,705	12,634
Barbour	5,705	12,634
Bibb	6,092	14,206
Blount	6,092	14,206
Bullock	5,705	12,634
Butler	5,705	12,634
Calhoun	5,708	13,546
Chambers	5,705	12,634
Cherokee	5,705	12,634
Chilton	6,092	14,206
Choctaw	5,705	12,634
Clarke	5,705	12,634
Clay	5,705	12,634
Cleburne	5,705	12,634
Coffee	5,705	12,634
Colbert	5,834	13,537
Conecuh	5,705	12,634
Coosa	5,705	12,634
Covington	5,705	12,634
Crenshaw	5,705	12,634
Cullman	5,705	12,634
Dale	5,705	12,634
Dallas	5,705	12,634
DeKalb	5,705	12,634
Elmore	5,946	13,037
Escambia	5,705	12,634
Etowah	5,237	14,755
Fayette	5,705	12,634
Franklin	5,705	12,634
Geneva	5,945	11,812
Greene	5,681	13,468
Hale	5,681	13,468
Henry	5,945	11,812
Houston	5,945	11,812
Jackson	5,705	12,634
Jefferson	6,092	14,206
Lamar	5,705	12,634
Lauderdale	5,834	13,537
Lawrence	6,804	15,477
Lee	5,727	12,927

Limestone	5,669	12,387
Lowndes	5,946	13,037
Macon	5,705	12,634
Madison	5,669	12,387
Marengo	5,705	12,634
Marion	5,705	12,634
Marshall	5,705	12,634
Mobile	5,290	13,167
Monroe	5,705	12,634
Montgomery	5,946	13,037
Morgan	6,804	15,477
Perry	5,705	12,634
Pickens	5,705	12,634
Pike	5,705	12,634
Randolph	5,705	12,634
Russell	7,030	16,447
Shelby	6,092	14,206
St. Clair	6,092	14,206
Sumter	5,705	12,634
Talladega	5,705	12,634
Tallapoosa	5,705	12,634
Tuscaloosa	5,681	13,468
Walker	6,092	14,206
Washington	5,705	12,634
Wilcox	5,705	12,634
Winston	5,705	12,634

### Alaska

County	Employee-Only	Dependent, Family, etc.
Aleutians East	9,403	22,293
Aleutians West	9,403	22,293
Anchorage	9,049	22,933
Bethel	9,049	22,933
Bristol Bay	9,403	22,293
Denali	9,403	22,293
Dillingham	9,049	22,933
Fairbanks North Star	9,403	22,293
Haines	9,900	23,464
Hoonah-Angoon	9,900	23,464
Juneau	9,900	23,464
Kenai Peninsula	9,403	22,293
Ketchikan Gateway	9,900	23,464
Kodiak Island	9,403	22,293
Lake and Peninsula	9,403	22,293
Matanuska Susitna	9,403	22,293
Nome	9,403	22,293
North Slope	9,403	22,293
Northwest Arctic	9,403	22,293

Petersburg	9,900	23,464
Prince of Wales-Hyder	9,900	23,464
Sitka	9,900	23,464
Skagway	9,900	23,464
Southeast Fairbanks	9,403	22,293
Valdez Cordova	9,049	22,933
Wade Hampton	9,403	22,293
Wrangell City and Borough	9,900	23,464
Yakutat	9,403	22,293
Yukon Koyukuk	9,403	22,293

### Arizona

County	Employee-Only	Dependent, Family, etc.
Apache	5,595	13,876
Cochise	5,705	14,723
Coconino	5,595	13,876
Gila	5,743	13,732
Graham	5,705	14,723
Greenlee	5,705	14,723
La Paz	6,826	18,301
Maricopa	5,393	14,069
Mohave	5,595	13,876
Navajo	5,595	13,876
Pima	5,284	15,393
Pinal	5,743	13,732
Santa Cruz	5,284	15,393
Yavapai	5,054	15,415
Yuma	6,826	18,301

### Arkansas

County	Employee-Only	Dependent, Family, etc.
Arkansas	5,151	11,450
Ashley	5,151	11,450
Baxter	4,564	11,111
Benton	4,564	11,111
Boone	4,564	11,111
Bradley	5,151	11,450
Calhoun	5,272	13,187
Carroll	4,564	11,111
Chicot	5,151	11,450
Clark	5,127	12,540
Clay	5,075	12,394
Cleburne	5,157	12,193
Cleveland	5,151	11,450
Columbia	5,272	13,187
Conway	5,157	12,193

Craighead	5,075	12,394
Crawford	4,866	12,872
Crittenden	5,075	12,394
Cross	5,075	12,394
Dallas	5,151	11,450
Desha	5,151	11,450
Drew	5,151	11,450
Faulkner	5,157	12,193
Franklin	4,866	12,872
Fulton	5,075	12,394
Garland	5,127	12,540
Grant	5,157	12,193
Greene	5,075	12,394
Hempstead	5,272	13,187
Hot Spring	5,127	12,540
Howard	5,272	13,187
Independence	5,075	12,394
Izard	5,075	12,394
Jackson	5,075	12,394
Jefferson	5,151	11,450
Johnson	4,866	12,872
Lafayette	5,272	13,187
Lawrence	5,075	12,394
Lee	5,151	11,450
Lincoln	5,151	11,450
Little River	5,272	13,187
Logan	4,866	12,872
Lonoke	5,157	12,193
Madison	4,564	11,111
Marion	4,564	11,111
Miller	5,272	13,187
Mississippi	5,075	12,394
Monroe	5,151	11,450
Montgomery	5,127	12,540
Nevada	5,272	13,187
Newton	4,564	11,111
Ouachita	5,272	13,187
Perry	5,157	12,193
Phillips	5,151	11,450
Pike	5,127	12,540
Poinsett	5,075	12,394
Polk	4,866	12,872
Pope	5,157	12,193
Prairie	5,157	12,193
Pulaski	5,157	12,193
Randolph	5,075	12,394
Saline	5,157	12,193
Scott	4,866	12,872
Searcy	4,564	11,111
Sebastian	4,866	12,872
Sevier	5,272	13,187
Sharp	5,075	12,394
St. Francis	5,075	12,394

Stone	5,075	12,394
Union	5,272	13,187
Van Buren	5,157	12,193
Washington	4,564	11,111
White	5,157	12,193
Woodruff	5,075	12,394
Yell	5,157	12,193

### California

County	Employee-Only	Dependent, Family, etc.
Alameda	6,715	15,695
Alpine	6,161	13,462
Amador	6,161	13,462
Butte	6,161	13,462
Calaveras	6,161	13,462
Colusa	6,161	13,462
Contra Costa	6,690	17,129
Del Norte	6,161	13,462
El Dorado	5,930	14,215
Fresno	6,269	13,709
Glenn	6,161	13,462
Humboldt	6,161	13,462
Imperial	4,934	13,492
Inyo	4,934	13,492
Kern	6,568	14,109
Kings	6,269	13,709
Lake	6,161	13,462
Lassen	6,161	13,462
Los Angeles	6,233	14,765
Madera	6,269	13,709
Marin	6,899	14,855
Mariposa	6,834	13,228
Mendocino	6,161	13,462
Merced	6,834	13,228
Modoc	6,161	13,462
Mono	4,934	13,492
Monterey	6,056	12,367
Napa	6,899	14,855
Nevada	6,161	13,462
Orange	6,303	15,512
Placer	5,930	14,215
Plumas	6,161	13,462
Riverside	5,704	13,488
Sacramento	5,930	14,215
San Benito	6,056	12,367
San Bernardino	5,704	13,488
San Diego	6,045	13,722
San Francisco	6,636	18,210
San Joaquin	6,834	13,228
San Luis Obispo	5,970	13,585
San Mateo	8,031	17,691
Santa Barbara	5,970	13,585

Santa Clara	6,949	16,173
Santa Cruz	6,056	12,367
Shasta	6,161	13,462
Sierra	6,161	13,462
Siskiyou	6,161	13,462
Solano	6,899	14,855
Sonoma	6,899	14,855
Stanislaus	6,834	13,228
Sutter	6,161	13,462
Tehama	6,161	13,462
Trinity	6,161	13,462
Tulare	6,834	13,228
Tuolumne	6,161	13,462
Ventura	5,970	13,585
Yolo	5,930	14,215
Yuba	6,161	13,462

### Colorado

County	Employee-Only	Dependent, Family, etc.
Adams	6,416	14,696
Alamosa	6,714	11,827
Arapahoe	6,416	14,696
Archuleta	7,176	11,369
Baca	6,714	11,827
Bent	6,714	11,827
Boulder	5,415	13,886
Broomfield	6,416	14,696
Chaffee	6,714	11,827
Cheyenne	6,714	11,827
Clear Creek	6,416	14,696
Conejos	6,714	11,827
Costilla	6,714	11,827
Crowley	6,714	11,827
Custer	6,714	11,827
Delta	7,176	11,369
Denver	6,416	14,696
Dolores	7,176	11,369
Douglas	6,416	14,696
Eagle	7,378	14,329
El Paso	6,109	13,117
Elbert	6,416	14,696
Fremont	6,714	11,827
Garfield	7,378	14,329
Gilpin	6,416	14,696
Grand	7,176	11,369
Gunnison	7,176	11,369
Hinsdale	7,176	11,369
Huerfano	6,714	11,827
Jackson	7,176	11,369
Jefferson	6,416	14,696
Kiowa	6,714	11,827
Kit Carson	6,714	11,827

La Plata	7,176	11,369
Lake	7,176	11,369
Larimer	6,924	14,586
Las Animas	6,714	11,827
Lincoln	6,714	11,827
Logan	6,143	13,558
Mesa	6,200	15,065
Mineral	6,714	11,827
Moffat	7,176	11,369
Montezuma	7,176	11,369
Montrose	7,176	11,369
Morgan	6,143	13,558
Otero	6,714	11,827
Ouray	7,176	11,369
Park	6,416	14,696
Phillips	6,143	13,558
Pitkin	7,378	14,329
Prowers	6,714	11,827
Pueblo	6,909	16,180
Rio Blanco	7,176	11,369
Rio Grande	6,714	11,827
Routt	7,176	11,369
Saguache	6,714	11,827
San Juan	7,176	11,369
San Miguel	7,176	11,369
Sedgwick	6,143	13,558
Summit	7,378	14,329
Teller	6,109	13,117
Washington	6,143	13,558
Weld	5,267	11,312
Yuma	6,143	13,558

### Connecticut

County	Employee-Only	Dependent, Family, etc.
Fairfield	6,751	18,094
Hartford	6,515	17,552
Litchfield	6,230	16,512
Middlesex	7,512	18,237
New Haven	6,483	17,415
New London	6,262	16,802
Tolland	5,969	14,405
Windham	6,197	17,384

### Delaware

County	Employee-Only	Dependent, Family, etc.
All	7,035	16,659

### District of Columbia

County	Employee-Only	Dependent, Family, etc.
All	6,420	16,296

### Florida

County	Employee-Only	Dependent, Family, etc.
Alachua	5,704	14,811
Baker	6,819	14,542
Bay	6,087	13,427
Bradford	6,228	14,370
Brevard	6,562	15,045
Broward	6,412	15,090
Calhoun	6,436	14,262
Charlotte	7,602	17,240
Citrus	6,175	13,841
Clay	5,248	14,625
Collier	5,724	14,024
Columbia	7,619	16,704
DeSoto	6,377	15,010
Dixie	5,466	12,561
Duval	6,680	14,354
Escambia	7,011	13,531
Flagler	7,325	14,822
Franklin	6,390	14,646
Gadsden	5,592	14,100
Gilchrist	6,191	13,800
Glades	6,694	16,955
Gulf	7,505	15,792
Hamilton	6,289	14,021
Hardee	6,611	12,793
Hendry	7,605	17,018
Hernando	6,794	14,788
Highlands	7,233	17,967
Hillsborough	6,010	14,256
Holmes	6,336	14,354
Indian River	5,327	12,787
Jackson	5,561	12,714
Jefferson	7,343	13,431
Lafayette	6,707	14,372
Lake	6,829	16,393
Lee	6,462	14,322
Leon	6,673	15,561
Levy	6,257	14,971
Liberty	6,502	15,078
Madison	7,585	15,999
Manatee	6,495	16,484
Marion	5,381	12,890
Martin	5,707	15,737
Miami-Dade	6,882	15,654
Monroe	7,638	17,264
Nassau	7,343	12,430
Okaloosa	6,647	19,273
Okeechobee	7,498	15,435
Orange	6,644	14,023
Osceola	6,018	17,097
Palm Beach	6,163	15,407

Pasco	7,080	16,530
Pinellas	6,793	14,230
Polk	6,725	14,364
Putnam	6,547	14,791
Santa Rosa	6,248	12,804
Sarasota	6,187	14,615
Seminole	6,403	13,512
St. Johns	6,230	15,982
St. Lucie	5,720	12,983
Sumter	6,343	15,304
Suwannee	5,667	14,085
Taylor	7,698	16,195
Union	6,404	14,391
Volusia	6,502	15,127
Wakulla	6,279	14,039
Walton	5,502	12,899
Washington	6,572	14,779

### Georgia

County	Employee-Only	Dependent, Family, etc.
Appling	5,981	15,268
Atkinson	7,013	17,500
Bacon	4,793	11,246
Baker	7,132	16,408
Baldwin	7,411	17,436
Banks	6,036	13,483
Barrow	5,149	16,511
Bartow	6,329	14,897
Ben Hill	7,286	16,084
Berrien	7,286	16,084
Bibb	6,078	14,860
Bleckley	6,078	14,860
Brantley	4,793	11,246
Brooks	7,286	16,084
Bryan	5,981	15,268
Bulloch	5,981	15,268
Burke	6,205	15,364
Butts	6,329	14,897
Calhoun	7,132	16,408
Camden	4,793	11,246
Candler	5,981	15,268
Carroll	6,471	17,734
Catoosa	6,368	15,814
Charlton	4,793	11,246
Chatham	5,981	15,268
Chattahoochee	5,440	14,248
Chattooga	7,357	16,617
Cherokee	6,329	14,897
Clarke	5,149	16,511
Clay	7,132	16,408
Clayton	6,329	14,897
Clinch	7,286	16,084

Cobb	6,329	14,897
Coffee	7,013	17,500
Colquitt	7,286	16,084
Columbia	6,205	15,364
Cook	7,286	16,084
Coweta	6,329	14,897
Crawford	6,078	14,860
Crisp	7,132	16,408
Dade	6,368	15,814
Dawson	6,036	13,483
Decatur	7,286	16,084
DeKalb	6,329	14,897
Dodge	6,078	14,860
Dooly	6,078	14,860
Dougherty	7,132	16,408
Douglas	6,329	14,897
Early	7,286	16,084
Echols	7,286	16,084
Effingham	5,981	15,268
Elbert	5,149	16,511
Emanuel	6,205	15,364
Evans	5,981	15,268
Fannin	5,986	12,003
Fayette	6,329	14,897
Floyd	7,357	16,617
Forsyth	6,329	14,897
Franklin	6,036	13,483
Fulton	6,329	14,897
Gilmer	7,357	16,617
Glascock	6,205	15,364
Glynn	4,793	11,246
Gordon	7,357	16,617
Grady	7,286	16,084
Greene	5,149	16,511
Gwinnett	6,329	14,897
Habersham	6,036	13,483
Hall	6,036	13,483
Hancock	7,411	17,436
Haralson	6,471	17,734
Harris	5,440	14,248
Hart	6,036	13,483
Heard	6,471	17,734
Henry	6,329	14,897
Houston	6,078	14,860
Irwin	7,286	16,084
Jackson	5,149	16,511
Jasper	6,329	14,897
Jeff Davis	7,013	17,500
Jefferson	6,205	15,364
Jenkins	6,205	15,364
Johnson	7,013	17,500
Jones	6,078	14,860
Lamar	6,329	14,897

Lanier	7,286	16,084
Laurens	7,013	17,500
Lee	7,132	16,408
Liberty	5,981	15,268
Lincoln	6,205	15,364
Long	5,981	15,268
Lowndes	7,286	16,084
Lumpkin	6,036	13,483
Macon	5,440	14,248
Madison	5,149	16,511
Marion	5,440	14,248
McDuffie	6,205	15,364
McIntosh	4,793	11,246
Meriwether	5,440	14,248
Miller	7,286	16,084
Mitchell	7,132	16,408
Monroe	6,078	14,860
Montgomery	7,013	17,500
Morgan	5,149	16,511
Murray	5,986	12,003
Muscogee	5,440	14,248
Newton	6,329	14,897
Oconee	5,149	16,511
Oglethorpe	5,149	16,511
Paulding	6,329	14,897
Peach	6,078	14,860
Pickens	7,357	16,617
Pierce	4,793	11,246
Pike	6,329	14,897
Polk	7,357	16,617
Pulaski	6,078	14,860
Putnam	6,078	14,860
Quitman	5,440	14,248
Rabun	6,036	13,483
Randolph	7,132	16,408
Richmond	6,205	15,364
Rockdale	6,329	14,897
Schley	7,132	16,408
Screven	5,981	15,268
Seminole	7,286	16,084
Spalding	6,329	14,897
Stephens	6,036	13,483
Stewart	5,440	14,248
Sumter	7,132	16,408
Talbot	5,440	14,248
Taliaferro	6,205	15,364
Tattnall	5,981	15,268
Taylor	5,440	14,248
Telfair	7,013	17,500
Terrell	7,132	16,408
Thomas	7,286	16,084
Tift	7,286	16,084
Toombs	7,013	17,500

Towns	6,036	13,483
Treutlen	7,013	17,500
Troup	5,440	14,248
Turner	7,286	16,084
Twiggs	6,078	14,860
Union	6,036	13,483
Upson	5,440	14,248
Walker	6,368	15,814
Walton	6,329	14,897
Ware	4,793	11,246
Warren	6,205	15,364
Washington	7,411	17,436
Wayne	4,793	11,246
Webster	5,440	14,248
Wheeler	7,013	17,500
White	6,036	13,483
Whitfield	5,986	12,003
Wilcox	6,078	14,860
Wilkes	6,205	15,364
Wilkinson	7,411	17,436
Worth	7,132	16,408

## Hawaii

County	Employee-Only	Dependent, Family, etc.
All	5,660	14,420

## Idaho

County	Employee-Only	Dependent, Family, etc.
Ada	4,941	12,194
Adams	4,616	11,810
Bannock	4,785	11,613
Bear Lake	4,785	11,613
Benewah	4,973	12,479
Bingham	4,785	11,613
Blaine	4,881	11,586
Boise	4,616	11,810
Bonner	4,973	12,479
Bonneville	5,001	11,748
Boundary	4,973	12,479
Butte	4,785	11,613
Camas	4,881	11,586
Canyon	4,616	11,810
Caribou	4,785	11,613
Cassia	4,881	11,586
Clark	5,001	11,748
Clearwater	5,014	14,166
Custer	4,785	11,613
Elmore	4,616	11,810
Franklin	4,785	11,613
Fremont	5,001	11,748
Gem	4,616	11,810

Gooding	4,881	11,586
Idaho	5,014	14,166
Jefferson	5,001	11,748
Jerome	4,881	11,586
Kootenai	4,973	12,479
Latah	4,973	12,479
Lemhi	5,001	11,748
Lewis	5,014	14,166
Lincoln	4,881	11,586
Madison	5,001	11,748
Minidoka	4,881	11,586
Nez Perce	5,014	14,166
Oneida	4,785	11,613
Owyhee	4,616	11,810
Payette	4,616	11,810
Power	4,785	11,613
Shoshone	4,973	12,479
Teton	5,001	11,748
Twin Falls	4,881	11,586
Valley	4,616	11,810
Washington	4,616	11,810

Fulton	7,117	16,869
Gallatin	6,335	16,560
Greene	6,060	12,812
Grundy	7,928	18,777
Hamilton	6,335	16,560
Hancock	5,251	16,725
Hardin	6,335	16,560
Henderson	5,251	16,725
Henry	5,251	16,725
Iroquois	6,755	15,702
Jackson	6,335	16,560
Jasper	6,335	16,560
Jefferson	6,335	16,560
Jersey	6,060	12,812
Jo Daviess	6,467	16,519
Johnson	6,335	16,560
Kane	7,109	18,214
Kankakee	7,928	18,777
Kendall	7,928	18,777
Knox	7,117	16,869
Lake	6,435	17,905
LaSalle	7,117	16,869
Lawrence	6,335	16,560
Lee	6,467	16,519
Livingston	6,794	17,487
Logan	6,399	14,293
Macon	6,399	14,293
Macoupin	6,060	12,812
Madison	6,852	15,118
Marion	6,335	16,560
Marshall	7,117	16,869
Mason	6,399	14,293
Massac	6,335	16,560
McDonough	7,117	16,869
McHenry	6,435	17,905
McLean	6,794	17,487
Menard	6,399	14,293
Mercer	5,251	16,725
Monroe	6,852	15,118
Montgomery	6,060	12,812
Morgan	6,399	14,293
Moultrie	6,399	14,293
Ogle	6,467	16,519
Peoria	7,117	16,869
Perry	6,335	16,560
Piatt	6,755	15,702
Pike	6,399	14,293
Pope	6,335	16,560
Pulaski	6,335	16,560
Putnam	7,117	16,869
Randolph	6,060	12,812
Richland	6,335	16,560
Rock Island	5,251	16,725

Saline	6,335	16,560
Sangamon	6,399	14,293
Schuyler	6,399	14,293
Scott	6,399	14,293
Shelby	6,399	14,293
St. Clair	6,852	15,118
Stark	7,117	16,869
Stephenson	6,467	16,519
Tazewell	7,117	16,869
Union	6,335	16,560
Vermilion	6,755	15,702
Wabash	6,335	16,560
Warren	5,251	16,725
Washington	6,060	12,812
Wayne	6,335	16,560
White	6,335	16,560
Whiteside	5,251	16,725
Will	7,928	18,777
Williamson	6,335	16,560
Winnebago	6,467	16,519
Woodford	7,117	16,869

### Illinois

County	Employee-Only	Dependent, Family, etc.
Adams	6,399	14,293
Alexander	6,335	16,560
Bond	6,060	12,812
Boone	6,467	16,519
Brown	6,399	14,293
Bureau	5,251	16,725
Calhoun	6,060	12,812
Carroll	6,467	16,519
Cass	6,399	14,293
Champaign	6,755	15,702
Christian	6,399	14,293
Clark	6,755	15,702
Clay	6,335	16,560
Clinton	6,060	12,812
Coles	6,755	15,702
Cook	6,786	17,592
Crawford	6,335	16,560
Cumberland	6,755	15,702
DeKalb	6,467	16,519
DeWitt	6,794	17,487
Douglas	6,755	15,702
DuPage	7,109	18,214
Edgar	6,755	15,702
Edwards	6,335	16,560
Effingham	6,335	16,560
Fayette	6,335	16,560
Ford	6,755	15,702
Franklin	6,335	16,560

### Indiana

County	Employee-Only	Dependent, Family, etc.
Adams	7,447	15,954
Allen	6,518	13,989
Bartholomew	6,875	14,505
Benton	6,839	17,073
Blackford	7,432	13,091
Boone	6,974	16,617
Brown	6,293	14,074
Carroll	6,908	16,931
Cass	6,893	16,017
Clark	6,454	13,690
Clay	7,068	16,165
Clinton	6,908	16,931
Crawford	6,454	13,690
Daviess	7,393	15,311
Dearborn	5,685	17,814
Decatur	6,875	14,505
DeKalb	7,447	15,954
Delaware	7,432	13,091
Dubois	7,393	15,311
Elkhart	7,205	13,812
Fayette	5,783	16,812
Floyd	6,454	13,690
Fountain	6,908	16,931
Franklin	5,685	17,814
Fulton	6,893	16,017
Gibson	8,317	16,737
Grant	7,432	13,091
Greene	7,393	15,311

Hamilton	6,974	16,617
Hancock	5,783	16,812
Harrison	6,454	13,690
Hendricks	6,974	16,617
Henry	5,783	16,812
Howard	6,893	16,017
Huntington	7,447	15,954
Jackson	6,875	14,505
Jasper	6,839	17,073
Jay	7,432	13,091
Jefferson	6,454	13,690
Jennings	6,875	14,505
Johnson	6,293	14,074
Knox	7,393	15,311
Kosciusko	7,205	13,812
LaGrange	7,447	15,954
Lake	7,139	14,773
LaPorte	7,139	14,773
Lawrence	6,293	14,074
Madison	5,783	16,812
Marion	6,974	16,617
Marshall	7,205	13,812
Martin	7,393	15,311
Miami	6,893	16,017
Monroe	6,293	14,074
Montgomery	6,908	16,931
Morgan	6,974	16,617
Newton	6,839	17,073
Noble	7,447	15,954
Ohio	5,685	17,814
Orange	7,393	15,311
Owen	6,293	14,074
Parke	7,068	16,165
Perry	7,393	15,311
Pike	7,393	15,311
Porter	7,139	14,773
Posey	8,317	16,737
Pulaski	6,893	16,017
Putnam	6,908	16,931
Randolph	7,432	13,091
Ripley	5,685	17,814
Rush	6,875	14,505
Scott	6,454	13,690
Shelby	6,974	16,617
Spencer	7,393	15,311
St. Joseph	7,205	13,812
Starke	7,205	13,812
Steuben	7,447	15,954
Sullivan	7,068	16,165
Switzerland	5,685	17,814
Tippecanoe	6,908	16,931
Tipton	6,908	16,931
Union	5,783	16,812

Vanderburgh	8,317	16,737
Vermillion	7,068	16,165
Vigo	7,068	16,165
Wabash	7,447	15,954
Warren	6,839	17,073
Warrick	8,317	16,737
Washington	6,454	13,690
Wayne	5,783	16,812
Wells	7,447	15,954
White	6,839	17,073
Whitley	7,447	15,954

### Iowa

County	Employee-Only	Dependent, Family, etc.
Adair	6,834	16,767
Adams	6,834	16,767
Allamakee	6,302	15,948
Appanoose	5,958	15,410
Audubon	6,834	16,767
Benton	6,045	15,576
Black Hawk	6,045	15,576
Boone	6,380	14,085
Bremer	6,302	15,948
Buchanan	6,045	15,576
Buena Vista	6,043	15,981
Butler	6,302	15,948
Calhoun	6,380	14,085
Carroll	6,380	14,085
Cass	6,834	16,767
Cedar	6,045	15,576
Cerro Gordo	6,302	15,948
Cherokee	6,043	15,981
Chickasaw	6,302	15,948
Clarke	6,834	16,767
Clay	6,043	15,981
Clayton	6,045	15,576
Clinton	6,045	15,576
Crawford	6,043	15,981
Dallas	6,305	14,229
Davis	5,958	15,410
Decatur	6,834	16,767
Delaware	6,045	15,576
Des Moines	5,958	15,410
Dickinson	6,043	15,981
Dubuque	6,045	15,576
Emmet	6,302	15,948
Fayette	6,302	15,948
Floyd	6,302	15,948
Franklin	6,302	15,948
Fremont	6,834	16,767
Greene	6,380	14,085
Grundy	6,380	14,085

Guthrie	6,834	16,767
Hamilton	6,380	14,085
Hancock	6,302	15,948
Hardin	6,380	14,085
Harrison	6,834	16,767
Henry	5,958	15,410
Howard	6,302	15,948
Humboldt	6,302	15,948
Ida	6,043	15,981
Iowa	6,045	15,576
Jackson	6,045	15,576
Jasper	6,305	14,229
Jefferson	5,958	15,410
Johnson	6,045	15,576
Jones	6,045	15,576
Keokuk	5,958	15,410
Kossuth	6,302	15,948
Lee	5,958	15,410
Linn	6,045	15,576
Louisa	5,958	15,410
Lucas	5,958	15,410
Lyon	6,043	15,981
Madison	6,305	14,229
Mahaska	5,958	15,410
Marion	6,305	14,229
Marshall	6,380	14,085
Mills	6,834	16,767
Mitchell	6,302	15,948
Monona	6,043	15,981
Monroe	5,958	15,410
Montgomery	6,834	16,767
Muscatine	5,958	15,410
O'Brien	6,043	15,981
Osceola	6,043	15,981
Page	6,834	16,767
Palo Alto	6,043	15,981
Plymouth	6,043	15,981
Pocahontas	6,043	15,981
Polk	6,305	14,229
Pottawattamie	6,834	16,767
Poweshiek	6,380	14,085
Ringgold	6,834	16,767
Sac	6,043	15,981
Scott	6,045	15,576
Shelby	6,834	16,767
Sioux	6,043	15,981
Story	6,380	14,085
Tama	6,380	14,085
Taylor	6,834	16,767
Union	6,834	16,767
Van Buren	5,958	15,410
Wapello	5,958	15,410
Warren	6,305	14,229

Washington	5,958	15,410
Wayne	5,958	15,410
Webster	6,380	14,085
Winnebago	6,302	15,948
Winneshiek	6,302	15,948
Woodbury	6,043	15,981
Worth	6,302	15,948
Wright	6,302	15,948

### 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
Barton	5,426	14,293
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
Cheyenne	5,426	14,293
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
Decatur	5,426	14,293
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
Ellis	5,426	14,293
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
Gove	5,426	14,293
Graham	5,426	14,293
Grant	6,442	13,174
Gray	6,442	13,174
Greeley	5,426	14,293
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
Lane	5,426	14,293
Leavenworth	5,981	13,407
Lincoln	4,707	11,507
Linn	5,719	12,852
Logan	5,426	14,293
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
Ness	5,426	14,293
Norton	5,426	14,293
Osage	5,719	12,852
Osborne	5,426	14,293
Ottawa	4,707	11,507
Pawnee	6,442	13,174
Phillips	5,426	14,293
Pottawatomie	5,719	12,852
Pratt	6,442	13,174
Rawlins	5,426	14,293
Reno	5,306	12,316
Republic	4,707	11,507
Rice	5,306	12,316
Riley	4,707	11,507
Rooks	5,426	14,293
Rush	5,426	14,293
Russell	5,426	14,293
Saline	4,707	11,507
Scott	5,426	14,293
Sedgwick	5,306	12,316
Seward	6,442	13,174
Shawnee	5,719	12,852
Sheridan	5,426	14,293
Sherman	5,426	14,293
Smith	5,426	14,293
Stafford	6,442	13,174
Stanton	6,442	13,174

Stevens	6,442	13,174
Sumner	5,306	12,316
Thomas	5,426	14,293
Trego	5,426	14,293
Wabaunsee	5,719	12,852
Wallace	5,426	14,293
Washington	4,707	11,507
Wichita	5,426	14,293
Wilson	5,306	12,316
Woodson	4,959	14,837
Wyandotte	5,981	13,407

### Kentucky

County	Employee-Only	Dependent, Family, etc.
Adair	5,315	14,189
Allen	5,315	14,189
Anderson	5,857	14,311
Ballard	5,757	18,305
Barren	5,315	14,189
Bath	6,144	18,113
Bell	6,048	15,141
Boone	6,038	14,188
Bourbon	5,857	14,311
Boyd	6,144	18,113
Boyle	5,857	14,311
Bracken	6,144	18,113
Breathitt	6,048	15,141
Breckinridge	5,099	12,923
Bullitt	5,099	12,923
Butler	5,315	14,189
Caldwell	5,757	18,305
Calloway	5,757	18,305
Campbell	6,038	14,188
Carlisle	5,757	18,305
Carroll	5,099	12,923
Carter	6,144	18,113
Casey	5,315	14,189
Christian	6,072	16,252
Clark	5,857	14,311
Clay	6,048	15,141
Clinton	5,315	14,189
Crittenden	5,757	18,305
Cumberland	5,315	14,189
Daviess	6,072	16,252
Edmonson	5,315	14,189
Elliott	6,144	18,113
Estill	5,857	14,311
Fayette	5,857	14,311
Fleming	6,144	18,113
Floyd	6,048	15,141
Franklin	5,857	14,311
Fulton	5,757	18,305

Gallatin	6,038	14,188
Garrard	5,857	14,311
Grant	6,038	14,188
Graves	5,757	18,305
Grayson	5,099	12,923
Green	5,315	14,189
Greenup	6,144	18,113
Hancock	6,072	16,252
Hardin	5,099	12,923
Harlan	6,048	15,141
Harrison	5,857	14,311
Hart	5,315	14,189
Henderson	6,072	16,252
Henry	5,099	12,923
Hickman	5,757	18,305
Hopkins	6,072	16,252
Jackson	5,857	14,311
Jefferson	5,099	12,923
Jessamine	5,857	14,311
Johnson	6,048	15,141
Kenton	6,038	14,188
Knott	6,048	15,141
Knox	6,048	15,141
LaRue	5,099	12,923
Laurel	6,048	15,141
Lawrence	6,144	18,113
Lee	6,048	15,141
Leslie	6,048	15,141
Letcher	6,048	15,141
Lewis	6,144	18,113
Lincoln	5,857	14,311
Livingston	5,757	18,305
Logan	5,315	14,189
Lyon	5,757	18,305
Madison	5,857	14,311
Magoffin	6,048	15,141
Marion	5,099	12,923
Marshall	5,757	18,305
Martin	6,048	15,141
Mason	6,144	18,113
McCracken	5,757	18,305
McCreary	5,315	14,189
McLean	6,072	16,252
Meade	5,099	12,923
Menifee	6,144	18,113
Mercer	5,857	14,311
Metcalfe	5,315	14,189
Monroe	5,315	14,189
Montgomery	5,857	14,311
Morgan	6,144	18,113
Muhlenberg	6,072	16,252
Nelson	5,099	12,923
Nicholas	5,857	14,311

Ohio	6,072	16,252
Oldham	5,099	12,923
Owen	5,857	14,311
Owsley	6,048	15,141
Pendleton	6,038	14,188
Perry	6,048	15,141
Pike	6,048	15,141
Powell	5,857	14,311
Pulaski	5,315	14,189
Robertson	6,144	18,113
Rockcastle	5,857	14,311
Rowan	6,144	18,113
Russell	5,315	14,189
Scott	5,857	14,311
Shelby	5,099	12,923
Simpson	5,315	14,189
Spencer	5,099	12,923
Taylor	5,315	14,189
Todd	6,072	16,252
Trigg	6,072	16,252
Trimble	5,099	12,923
Union	6,072	16,252
Warren	5,315	14,189
Washington	5,099	12,923
Wayne	5,315	14,189
Webster	6,072	16,252
Whitley	6,048	15,141
Wolfe	6,048	15,141
Woodford	5,857	14,311

### Louisiana

Parish	Employee-Only	Dependent, Family, etc.
Acadia	6,008	14,696
Allen	5,882	16,970
Ascension	5,695	14,398
Assumption	5,943	14,713
Avoyelles	5,804	12,802
Beauregard	5,882	16,970
Bienville	6,333	14,293
Bossier	6,333	14,293
Caddo	6,333	14,293
Calcasieu	5,882	16,970
Caldwell	7,386	14,910
Cameron	5,882	16,970
Catahoula	5,804	12,802
Claiborne	6,333	14,293
Concordia	5,804	12,802
DeSoto	6,333	14,293
East Baton Rouge	5,695	14,398
East Carroll	7,386	14,910
East Feliciana	5,695	14,398
Evangeline	6,008	14,696

Franklin	7,386	14,910
Grant	5,804	12,802
Iberia	6,008	14,696
Iberville	5,695	14,398
Jackson	7,386	14,910
Jefferson	6,221	15,169
Jefferson Davis	5,882	16,970
Lafayette	6,008	14,696
Lafourche	5,943	14,713
LaSalle	5,804	12,802
Lincoln	7,386	14,910
Livingston	5,695	14,398
Madison	7,386	14,910
Morehouse	7,386	14,910
Natchitoches	6,333	14,293
Orleans	6,221	15,169
Ouachita	7,386	14,910
Plaquemines	6,221	15,169
Pointe Coupee	5,695	14,398
Rapides	5,804	12,802
Red River	6,333	14,293
Richland	7,386	14,910
Sabine	6,333	14,293
St. Bernard	6,221	15,169
St. Charles	6,221	15,169
St. Helena	5,695	14,398
St. James	6,221	15,169
St. John Baptist	6,221	15,169
St. Landry	6,008	14,696
St. Martin	6,008	14,696
St. Mary	6,008	14,696
St. Tammany	6,221	15,169
Tangipahoa	5,695	14,398
Tensas	7,386	14,910
Terbonne	5,943	14,713
Union	7,386	14,910
Vermilion	6,008	14,696
Vernon	5,804	12,802
Washington	5,695	14,398
Webster	6,333	14,293
West Baton Rouge	5,695	14,398
West Carroll	7,386	14,910
West Feliciana	5,695	14,398
Winn	5,804	12,802

### Maine

County	Employee-Only	Dependent, Family, etc.
Androscoggin	6,005	12,981
Aroostook	6,516	14,966
Cumberland	5,748	13,048
Franklin	6,005	12,981
Hancock	6,516	14,966

Kennebec	5,935	13,529
Knox	5,935	13,529
Lincoln	5,935	13,529
Oxford	5,935	13,529
Penobscot	6,005	12,981
Piscataquis	6,005	12,981
Sagadahoc	5,748	13,048
Somerset	6,005	12,981
Waldo	6,005	12,981
Washington	6,516	14,966
York	5,748	13,048

### Maryland

County	Employee-Only	Dependent, Family, etc.
Allegany	5,979	14,324
Anne Arundel	6,277	15,838
Baltimore	6,277	15,838
Baltimore City	6,277	15,838
Calvert	6,087	14,208
Caroline	6,087	14,208
Carroll	5,979	14,324
Cecil	6,087	14,208
Charles	6,087	14,208
Dorchester	6,087	14,208
Frederick	5,979	14,324
Garrett	5,979	14,324
Harford	6,277	15,838
Howard	6,277	15,838
Kent	6,087	14,208
Montgomery	6,615	17,448
Prince George's	6,615	17,448
Queen Annes	6,087	14,208
Somerset	6,087	14,208
St. Marys	6,087	14,208
Talbot	6,087	14,208
Washington	5,979	14,324
Wicomico	6,087	14,208
Worcester	6,087	14,208

### Massachusetts

County	Employee-Only	Dependent, Family, etc.
Barnstable	8,746	20,359
Berkshire	6,608	16,367
Bristol	6,963	18,121
Dukes	8,746	20,359
Essex	7,252	18,183
Franklin	6,608	16,367
Hampden	6,608	16,367
Hampshire	6,608	16,367
Middlesex	7,448	18,728
Nantucket	8,746	20,359

Norfolk	7,448	18,728
Plymouth	6,963	18,121
Suffolk	7,448	18,728
Worcester	6,682	17,459

### Michigan

County	Employee-Only	Dependent, Family, etc.
Alcona	5,742	13,644
Alger	6,447	14,394
Allegan	5,731	11,668
Alpena	5,742	13,644
Antrim	4,704	12,997
Arenac	5,435	11,813
Baraga	6,447	14,394
Barry	5,731	11,668
Bay	5,435	11,813
Benzie	4,704	12,997
Berrien	6,138	15,577
Branch	5,337	13,615
Calhoun	5,337	13,615
Cass	6,138	15,577
Charlevoix	4,704	12,997
Cheboygan	5,742	13,644
Chippewa	5,742	13,644
Clare	5,117	14,007
Clinton	5,456	13,946
Crawford	5,742	13,644
Delta	6,447	14,394
Dickinson	6,447	14,394
Eaton	5,456	13,946
Emmet	4,704	12,997
Genesee	5,432	13,592
Gladwin	5,117	14,007
Gogebic	6,447	14,394
Grand Traverse	4,704	12,997
Gratiot	5,435	11,813
Hillsdale	5,456	13,946
Houghton	6,447	14,394
Huron	7,003	14,918
Ingham	5,456	13,946
Ionia	5,528	13,192
Iosco	5,742	13,644
Iron	6,447	14,394
Isabella	5,117	14,007
Jackson	5,456	13,946
Kalamazoo	5,337	13,615
Kalkaska	4,704	12,997
Kent	5,528	13,192
Keweenaw	6,447	14,394
Lake	5,528	13,192
Lapeer	5,432	13,592
Leelanau	4,704	12,997

Lenawee	6,157	14,471
Livingston	6,157	14,471
Luce	6,447	14,394
Mackinac	5,742	13,644
Macomb	6,325	15,404
Manistee	4,704	12,997
Marquette	6,447	14,394
Mason	5,528	13,192
Mecosta	5,528	13,192
Menominee	6,447	14,394
Midland	5,117	14,007
Missaukee	4,704	12,997
Monroe	5,843	15,247
Montcalm	5,528	13,192
Montmorency	5,742	13,644
Muskegon	5,528	13,192
Newaygo	5,528	13,192
Oakland	6,325	15,404
Oceana	5,528	13,192
Ogemaw	5,742	13,644
Ontonagon	6,447	14,394
Osceola	5,528	13,192
Oscoda	5,742	13,644
Otsego	5,742	13,644
Ottawa	5,528	13,192
Presque Isle	5,742	13,644
Roscommon	5,742	13,644
Saginaw	5,435	11,813
Sanilac	7,003	14,918
Schoolcraft	6,447	14,394
Shiawassee	5,432	13,592
St. Clair	6,605	14,595
St. Joseph	6,138	15,577
Tuscola	7,003	14,918
Van Buren	6,138	15,577
Washtenaw	6,157	14,471
Wayne	5,843	15,247
Wexford	4,704	12,997

### Minnesota

County	Employee-Only	Dependent, Family, etc.
Aitkin	5,924	14,110
Anoka	6,248	14,394
Becker	6,694	13,753
Beltrami	5,924	14,110
Benton	6,248	14,394
Big Stone	5,758	13,627
Blue Earth	5,826	12,528
Brown	5,519	13,881
Carlton	6,247	13,448
Carver	6,248	14,394
Cass	5,924	14,110

Chippewa	5,758	13,627
Chisago	5,924	14,110
Clay	6,694	13,753
Clearwater	6,247	16,086
Cook	6,247	13,448
Cottonwood	5,519	13,881
Crow Wing	5,924	14,110
Dakota	6,248	14,394
Dodge	6,499	14,739
Douglas	6,694	13,753
Faribault	5,826	12,528
Fillmore	6,499	14,739
Freeborn	6,499	14,739
Goodhue	6,499	14,739
Grant	6,694	13,753
Hennepin	6,248	14,394
Houston	6,499	14,739
Hubbard	5,924	14,110
Isanti	5,924	14,110
Itasca	6,247	13,448
Jackson	5,519	13,881
Kanabec	5,924	14,110
Kandiyohi	5,758	13,627
Kittson	6,247	16,086
Koochiching	6,247	13,448
Lac qui Parle	5,758	13,627
Lake	6,247	13,448
Lake of the Woods	6,247	13,448
Le Sueur	5,826	12,528
Lincoln	5,519	13,881
Lyon	5,758	13,627
Mahnomen	6,247	16,086
Marshall	6,247	16,086
Martin	5,826	12,528
McLeod	5,758	13,627
Meeker	5,758	13,627
Mille Lacs	5,924	14,110
Morrison	5,924	14,110
Mower	6,499	14,739
Murray	5,519	13,881
Nicollet	5,826	12,528
Nobles	5,519	13,881
Norman	6,247	16,086
Olmsted	6,499	14,739
Otter Tail	6,694	13,753
Pennington	6,247	16,086
Pine	5,924	14,110
Pipestone	5,519	13,881
Polk	6,247	16,086
Pope	6,694	13,753
Ramsey	6,248	14,394
Red Lake	6,247	16,086
Redwood	5,519	13,881

Renville	5,758	13,627
Rice	5,826	12,528
Rock	5,519	13,881
Roseau	5,924	14,110
Scott	6,248	14,394
Sherburne	6,248	14,394
Sibley	5,758	13,627
St. Louis	6,247	13,448
Stearns	6,248	14,394
Steele	6,499	14,739
Stevens	6,694	13,753
Swift	5,758	13,627
Todd	5,924	14,110
Traverse	6,694	13,753
Wabasha	6,499	14,739
Wadena	5,924	14,110
Waseca	5,826	12,528
Washington	6,248	14,394
Watsonwan	5,826	12,528
Wilkin	6,694	13,753
Winona	6,499	14,739
Wright	6,248	14,394
Yellow Medicine	5,758	13,627

### Mississippi

County	Employee-Only	Dependent, Family, etc.
Adams	5,923	12,073
Alcorn	5,923	12,073
Amite	5,923	12,073
Attala	5,923	12,073
Benton	5,731	11,894
Bolivar	5,923	12,073
Calhoun	5,923	12,073
Carroll	5,923	12,073
Chickasaw	5,923	12,073
Choctaw	5,923	12,073
Claiborne	5,923	12,073
Clarke	5,923	12,073
Clay	5,923	12,073
Coahoma	5,923	12,073
Copiah	5,694	13,112
Covington	5,923	12,073
DeSoto	5,105	12,184
Forrest	5,581	11,844
Franklin	5,923	12,073
George	6,284	12,779
Greene	5,581	11,844
Grenada	5,923	12,073
Hancock	6,284	12,779
Harrison	6,284	12,779
Hinds	5,694	13,112
Holmes	5,923	12,073

Humphreys	5,923	12,073
Issaquena	5,923	12,073
Itawamba	5,731	11,894
Jackson	6,284	12,779
Jasper	5,923	12,073
Jefferson	5,923	12,073
Jefferson Davis	5,923	12,073
Jones	5,581	11,844
Kemper	5,923	12,073
Lafayette	5,923	12,073
Lamar	5,581	11,844
Lauderdale	5,923	12,073
Lawrence	5,923	12,073
Leake	5,923	12,073
Lee	5,731	11,894
Leflore	5,923	12,073
Lincoln	5,923	12,073
Lowndes	5,923	12,073
Madison	5,694	13,112
Marion	5,923	12,073
Marshall	5,105	12,184
Monroe	5,923	12,073
Montgomery	5,923	12,073
Neshoba	5,923	12,073
Newton	5,923	12,073
Noxubee	5,923	12,073
Oktibbeha	5,923	12,073
Panola	5,923	12,073
Pearl River	5,581	11,844
Perry	5,581	11,844
Pike	5,923	12,073
Pontotoc	5,731	11,894
Prentiss	5,923	12,073
Quitman	5,923	12,073
Rankin	5,694	13,112
Scott	5,923	12,073
Sharkey	5,923	12,073
Simpson	5,694	13,112
Smith	5,923	12,073
Stone	6,284	12,779
Sunflower	5,923	12,073
Tallahatchie	5,923	12,073
Tate	5,105	12,184
Tippah	5,731	11,894
Tishomingo	5,923	12,073
Tunica	5,105	12,184
Union	5,731	11,894
Walthall	5,923	12,073
Warren	5,694	13,112
Washington	5,923	12,073
Wayne	5,923	12,073
Webster	5,923	12,073
Wilkinson	5,923	12,073

Winston	5,923	12,073
Yalobusha	5,923	12,073
Yazoo	5,923	12,073

### Missouri

County	Employee-Only	Dependent, Family, etc.
Adair	6,905	13,168
Andrew	6,366	13,112
Atchison	6,366	13,112
Audrain	6,016	14,429
Barry	5,334	12,993
Barton	5,676	11,757
Bates	5,855	15,061
Benton	5,855	15,061
Bollinger	6,757	13,238
Boone	6,016	14,429
Buchanan	6,366	13,112
Butler	6,757	13,238
Caldwell	6,366	13,112
Callaway	6,016	14,429
Camden	6,016	14,429
Cape Girardeau	6,757	13,238
Carroll	6,366	13,112
Carter	5,787	12,387
Cass	5,861	14,354
Cedar	5,334	12,993
Chariton	6,016	14,429
Christian	5,334	12,993
Clark	6,905	13,168
Clay	5,861	14,354
Clinton	6,366	13,112
Cole	6,016	14,429
Cooper	6,016	14,429
Crawford	5,787	12,387
Dade	5,334	12,993
Dallas	5,334	12,993
Daviess	6,366	13,112
DeKalb	6,366	13,112
Dent	5,787	12,387
Douglas	5,334	12,993
Dunklin	6,757	13,238
Franklin	5,641	13,787
Gasconade	6,016	14,429
Gentry	6,366	13,112
Greene	5,334	12,993
Grundy	6,366	13,112
Harrison	6,366	13,112
Henry	5,855	15,061
Hickory	5,334	12,993
Holt	6,366	13,112
Howard	6,016	14,429
Howell	5,787	12,387

Iron	5,787	12,387
Jackson	5,861	14,354
Jasper	5,676	11,757
Jefferson	5,641	13,787
Johnson	5,855	15,061
Knox	6,905	13,168
Laclede	5,334	12,993
Lafayette	5,855	15,061
Lawrence	5,334	12,993
Lewis	6,905	13,168
Lincoln	5,641	13,787
Linn	6,905	13,168
Livingston	6,366	13,112
Macon	6,905	13,168
Madison	6,757	13,238
Maries	6,016	14,429
Marion	6,905	13,168
McDonald	5,676	11,757
Mercer	6,366	13,112
Miller	6,016	14,429
Mississippi	6,757	13,238
Moniteau	6,016	14,429
Monroe	6,016	14,429
Montgomery	6,016	14,429
Morgan	6,016	14,429
New Madrid	6,757	13,238
Newton	5,676	11,757
Nodaway	6,366	13,112
Oregon	5,787	12,387
Osage	6,016	14,429
Ozark	5,334	12,993
Pemiscot	6,757	13,238
Perry	6,757	13,238
Pettis	5,855	15,061
Phelps	5,787	12,387
Pike	6,905	13,168
Platte	5,861	14,354
Polk	5,334	12,993
Pulaski	5,787	12,387
Putnam	6,905	13,168
Ralls	6,905	13,168
Randolph	6,016	14,429
Ray	6,366	13,112
Reynolds	5,787	12,387
Ripley	5,787	12,387
Saline	5,855	15,061
Schuyler	6,905	13,168
Scotland	6,905	13,168
Scott	6,757	13,238
Shannon	5,787	12,387
Shelby	6,905	13,168
St. Charles	5,641	13,787
St. Clair	5,855	15,061

St. Francois	5,641	13,787
St. Louis	5,641	13,787
St. Louis City	5,641	13,787
Ste. Genevieve	5,641	13,787
Stoddard	6,757	13,238
Stone	5,334	12,993
Sullivan	6,905	13,168
Taney	5,334	12,993
Texas	5,787	12,387
Vernon	5,855	15,061
Warren	5,641	13,787
Washington	5,641	13,787
Wayne	6,757	13,238
Webster	5,334	12,993
Worth	6,366	13,112
Wright	5,334	12,993

### Montana

County	Employee-Only	Dependent, Family, etc.
Beaverhead	7,551	14,736
Big Horn	7,551	14,736
Blaine	7,551	14,736
Broadwater	6,521	13,365
Carbon	6,473	13,174
Carter	7,551	14,736
Cascade	6,521	13,365
Chouteau	6,521	13,365
Custer	7,551	14,736
Daniels	7,551	14,736
Dawson	7,551	14,736
Deer Lodge	6,521	13,365
Fallon	7,551	14,736
Fergus	7,551	14,736
Flathead	6,270	12,982
Gallatin	6,521	13,365
Garfield	7,551	14,736
Glacier	7,551	14,736
Golden Valley	7,551	14,736
Granite	7,551	14,736
Hill	7,551	14,736
Jefferson	6,521	13,365
Judith Basin	6,521	13,365
Lake	6,270	12,982
Lewis and Clark	6,521	13,365
Liberty	7,551	14,736
Lincoln	7,551	14,736
Madison	7,551	14,736
McCone	7,551	14,736
Meagher	7,551	14,736
Mineral	7,551	14,736
Missoula	6,270	12,982
Musselshell	6,473	13,174

Park	7,551	14,736
Petroleum	7,551	14,736
Phillips	7,551	14,736
Pondera	7,551	14,736
Powder River	7,551	14,736
Powell	7,551	14,736
Prairie	7,551	14,736
Ravalli	7,551	14,736
Richland	7,551	14,736
Roosevelt	7,551	14,736
Rosebud	7,551	14,736
Sanders	7,551	14,736
Sheridan	7,551	14,736
Silver Bow	6,521	13,365
Stillwater	6,473	13,174
Sweet Grass	6,473	13,174
Teton	6,521	13,365
Toole	7,551	14,736
Treasure	7,551	14,736
Valley	7,551	14,736
Wheatland	7,551	14,736
Wibaux	7,551	14,736
Yellowstone	6,473	13,174

### Nebraska

County	Employee-Only	Dependent, Family, etc.
Adams	6,091	15,524
Antelope	6,091	15,524
Arthur	6,941	16,213
Banner	6,941	16,213
Blaine	6,091	15,524
Boone	6,091	15,524
Box Butte	6,941	16,213
Boyd	6,091	15,524
Brown	6,941	16,213
Buffalo	6,091	15,524
Burt	5,652	15,386
Butler	6,091	15,524
Cass	5,652	15,386
Cedar	6,091	15,524
Chase	6,941	16,213
Cherry	6,941	16,213
Cheyenne	6,941	16,213
Clay	6,091	15,524
Colfax	6,091	15,524
Cuming	6,091	15,524
Custer	6,091	15,524
Dakota	6,091	15,524
Dawes	6,941	16,213
Dawson	6,091	15,524
Deuel	6,941	16,213
Dixon	6,091	15,524

Dodge	5,652	15,386
Douglas	5,652	15,386
Dundy	6,941	16,213
Fillmore	5,994	17,142
Franklin	6,091	15,524
Frontier	6,941	16,213
Furnas	6,091	15,524
Gage	5,994	17,142
Garden	6,941	16,213
Garfield	6,091	15,524
Gosper	6,091	15,524
Grant	6,941	16,213
Greeley	6,091	15,524
Hall	6,091	15,524
Hamilton	6,091	15,524
Harlan	6,091	15,524
Hayes	6,941	16,213
Hitchcock	6,941	16,213
Holt	6,091	15,524
Hooker	6,941	16,213
Howard	6,091	15,524
Jefferson	5,994	17,142
Johnson	5,994	17,142
Kearney	6,091	15,524
Keith	6,941	16,213
Keya Paha	6,091	15,524
Kimball	6,941	16,213
Knox	6,091	15,524
Lancaster	5,994	17,142
Lincoln	6,941	16,213
Logan	6,941	16,213
Loup	6,091	15,524
Madison	6,091	15,524
McPherson	6,941	16,213
Merrick	6,091	15,524
Morrill	6,941	16,213
Nance	6,091	15,524
Nemaha	5,994	17,142
Nuckolls	6,091	15,524
Otoe	5,994	17,142
Pawnee	5,994	17,142
Perkins	6,941	16,213
Phelps	6,091	15,524
Pierce	6,091	15,524
Platte	6,091	15,524
Polk	6,091	15,524
Red Willow	6,941	16,213
Richardson	5,994	17,142
Rock	6,091	15,524
Saline	5,994	17,142
Sarpy	5,652	15,386
Saunders	5,652	15,386
Scotts Bluff	6,941	16,213

Seward	5,994	17,142
Sheridan	6,941	16,213
Sherman	6,091	15,524
Sioux	6,941	16,213
Stanton	6,091	15,524
Thayer	5,994	17,142
Thomas	6,941	16,213
Thurston	5,652	15,386
Valley	6,091	15,524
Washington	5,652	15,386
Wayne	6,091	15,524
Webster	6,091	15,524
Wheeler	6,091	15,524
York	5,994	17,142

### Nevada

County	Employee-Only	Dependent, Family, etc.
Carson City	5,674	12,630
Churchill	6,591	14,799
Clark	5,410	11,713
Douglas	5,674	12,630
Elko	6,591	14,799
Esmeralda	6,591	14,799
Eureka	6,591	14,799
Humboldt	6,591	14,799
Lander	6,591	14,799
Lincoln	6,591	14,799
Lyon	5,674	12,630
Mineral	6,591	14,799
Nye	5,410	11,713
Pershing	6,591	14,799
Storey	5,674	12,630
Washoe	6,052	13,487
White Pine	6,591	14,799

### New Hampshire

County	Employee-Only	Dependent, Family, etc.
All	7,363	16,865

### New Jersey

County	Employee-Only	Dependent, Family, etc.
All	7,632	18,496

### New Mexico

County	Employee-Only	Dependent, Family, etc.
Bernalillo	6,433	15,511
Catron	6,834	16,484
Chaves	6,834	16,484
Cibola	6,834	16,484

Colfax	6,834	16,484
Curry	6,834	16,484
De Baca	6,834	16,484
Dona Ana	6,860	14,211
Eddy	6,834	16,484
Grant	6,834	16,484
Guadalupe	6,834	16,484
Harding	6,834	16,484
Hidalgo	6,834	16,484
Lea	6,834	16,484
Lincoln	6,834	16,484
Los Alamos	6,834	16,484
Luna	6,834	16,484
McKinley	6,834	16,484
Mora	6,834	16,484
Otero	6,834	16,484
Quay	6,834	16,484
Rio Arriba	6,834	16,484
Roosevelt	6,834	16,484
San Juan	6,750	14,591
San Miguel	6,834	16,484
Sandoval	6,433	15,511
Santa Fe	6,073	15,206
Sierra	6,834	16,484
Socorro	6,834	16,484
Taos	6,834	16,484
Torrance	6,433	15,511
Union	6,834	16,484
Valencia	6,433	15,511

### New York

County	Employee-Only	Dependent, Family, etc.
Albany	6,971	15,128
Allegany	5,704	13,998
Bronx	7,784	18,889
Broome	6,265	14,709
Cattaraugus	5,704	13,998
Cayuga	6,265	14,709
Chautauqua	5,704	13,998
Chemung	6,265	14,709
Chenango	6,450	14,224
Clinton	6,450	14,224
Columbia	6,971	15,128
Cortland	6,265	14,709
Delaware	6,378	15,015
Dutchess	6,378	15,015
Erie	5,704	13,998
Essex	6,450	14,224
Franklin	6,450	14,224
Fulton	6,971	15,128
Genesee	5,704	13,998
Greene	6,971	15,128

Hamilton	6,450	14,224
Herkimer	6,450	14,224
Jefferson	6,450	14,224
Kings	7,784	18,889
Lewis	6,450	14,224
Livingston	5,316	12,563
Madison	6,450	14,224
Monroe	5,316	12,563
Montgomery	6,971	15,128
Nassau	7,535	17,854
New York	7,784	18,889
Niagara	5,704	13,998
Oneida	6,450	14,224
Onondaga	6,265	14,709
Ontario	5,316	12,563
Orange	6,378	15,015
Orleans	5,704	13,998
Oswego	6,450	14,224
Otsego	6,450	14,224
Putnam	6,378	15,015
Queens	7,784	18,889
Rensselaer	6,971	15,128
Richmond	7,784	18,889
Rockland	7,784	18,889
Saratoga	6,971	15,128
Schenectady	6,971	15,128
Schoharie	6,971	15,128
Schuyler	6,265	14,709
Seneca	5,316	12,563
St. Lawrence	6,450	14,224
Steuben	6,265	14,709
Suffolk	7,535	17,854
Sullivan	6,378	15,015
Tioga	6,265	14,709
Tompkins	6,265	14,709
Ulster	6,378	15,015
Warren	6,971	15,128
Washington	6,971	15,128
Wayne	5,316	12,563
Westchester	7,784	18,889
Wyoming	5,704	13,998
Yates	5,316	12,563

### North Carolina

County	Employee-Only	Dependent, Family, etc.
Alamance	6,291	13,056
Alexander	5,769	16,132
Alleghany	7,573	17,074
Anson	5,762	15,915
Ashe	7,573	17,074
Avery	5,713	13,618
Beaufort	5,755	12,777

Bertie	6,786	17,420
Bladen	5,940	14,124
Brunswick	6,642	14,934
Buncombe	5,713	13,618
Burke	5,769	16,132
Cabarrus	5,762	15,915
Caldwell	5,769	16,132
Camden	6,786	17,420
Carteret	5,755	12,777
Caswell	6,291	13,056
Catawba	5,769	16,132
Chatham	6,291	13,056
Cherokee	5,713	13,618
Chowan	6,786	17,420
Clay	5,713	13,618
Cleveland	5,465	14,225
Columbus	6,642	14,934
Craven	5,755	12,777
Cumberland	5,940	14,124
Currituck	6,786	17,420
Dare	5,755	12,777
Davidson	5,916	13,648
Davie	5,916	13,648
Duplin	6,642	14,934
Durham	6,291	13,056
Edgecombe	5,883	17,577
Forsyth	5,916	13,648
Franklin	6,343	16,463
Gaston	5,465	14,225
Gates	6,786	17,420
Graham	5,713	13,618
Granville	5,338	11,925
Greene	5,883	17,577
Guilford	6,265	14,505
Halifax	6,786	17,420
Harnett	5,940	14,124
Haywood	5,713	13,618
Henderson	5,713	13,618
Hertford	6,786	17,420
Hoke	5,940	14,124
Hyde	5,755	12,777
Iredell	5,769	16,132
Jackson	5,713	13,618
Johnston	6,343	16,463
Jones	5,755	12,777
Lee	6,291	13,056
Lenoir	5,755	12,777
Lincoln	5,465	14,225
Macon	5,713	13,618
Madison	5,713	13,618
Martin	6,786	17,420
McDowell	5,713	13,618
Mecklenburg	5,762	15,915

Mitchell	5,713	13,618
Montgomery	6,207	11,268
Moore	6,207	11,268
Nash	5,883	17,577
New Hanover	6,642	14,934
Northampton	6,786	17,420
Onslow	6,642	14,934
Orange	6,291	13,056
Pamlico	5,755	12,777
Pasquotank	6,786	17,420
Pender	6,642	14,934
Perquimans	6,786	17,420
Person	6,291	13,056
Pitt	5,883	17,577
Polk	5,713	13,618
Randolph	6,265	14,505
Richmond	5,940	14,124
Robeson	5,940	14,124
Rockingham	6,265	14,505
Rowan	5,762	15,915
Rutherford	5,713	13,618
Sampson	5,940	14,124
Scotland	5,940	14,124
Stanly	5,762	15,915
Stokes	5,916	13,648
Surry	5,916	13,648
Swain	5,713	13,618
Transylvania	5,713	13,618
Tyrrell	5,755	12,777
Union	5,762	15,915
Vance	5,338	11,925
Wake	6,343	16,463
Warren	5,338	11,925
Washington	5,755	12,777
Watauga	7,573	17,074
Wayne	5,883	17,577
Wilkes	7,573	17,074
Wilson	5,883	17,577
Yadkin	5,916	13,648
Yancey	5,713	13,618

### North Dakota

County	Employee-Only	Dependent, Family, etc.
Adams	6,575	15,446
Barnes	6,575	15,446
Benson	6,575	15,446
Billings	6,575	15,446
Bottineau	6,575	15,446
Bowman	6,575	15,446
Burke	6,575	15,446
Burleigh	5,914	14,931
Cass	6,057	14,739

Cavalier	6,575	15,446
Dickey	6,575	15,446
Divide	6,575	15,446
Dunn	6,575	15,446
Eddy	6,575	15,446
Emmons	6,575	15,446
Foster	6,575	15,446
Golden Valley	6,575	15,446
Grand Forks	6,204	14,793
Grant	6,575	15,446
Griggs	6,575	15,446
Hettinger	6,575	15,446
Kidder	6,575	15,446
LaMoure	6,575	15,446
Logan	6,575	15,446
McHenry	6,575	15,446
McIntosh	6,575	15,446
McKenzie	6,575	15,446
McLean	6,575	15,446
Mercer	6,575	15,446
Morton	5,914	14,931
Mountrail	6,575	15,446
Nelson	6,575	15,446
Oliver	6,575	15,446
Pembina	6,575	15,446
Pierce	6,575	15,446
Ramsey	6,575	15,446
Ransom	6,575	15,446
Renville	6,575	15,446
Richland	6,575	15,446
Rolette	6,575	15,446
Sargent	6,575	15,446
Sheridan	6,575	15,446
Sioux	6,575	15,446
Slope	6,575	15,446
Stark	6,575	15,446
Steele	6,575	15,446
Stutsman	6,575	15,446
Towner	6,575	15,446
Traill	6,575	15,446
Walsh	6,575	15,446
Ward	6,575	15,446
Wells	6,575	15,446
Williams	6,575	15,446

### Ohio

County	Employee-Only	Dependent, Family, etc.
Adams	6,124	13,921
Allen	6,837	15,050
Ashland	6,055	13,927
Ashtabula	6,501	15,154
Athens	4,965	12,033

Auglaize	6,837	15,050
Belmont	6,679	17,239
Brown	6,124	13,921
Butler	5,747	14,081
Carroll	6,653	15,683
Champaign	5,797	16,115
Clark	5,797	16,115
Clermont	6,124	13,921
Clinton	6,124	13,921
Columbiana	6,406	15,764
Coshocton	6,679	17,239
Crawford	6,213	15,017
Cuyahoga	6,501	15,154
Darke	5,797	16,115
Defiance	6,247	14,375
Delaware	6,222	15,775
Erie	6,585	14,848
Fairfield	6,222	15,775
Fayette	6,222	15,775
Franklin	6,222	15,775
Fulton	6,247	14,375
Gallia	8,016	18,614
Geauga	6,501	15,154
Greene	5,797	16,115
Guernsey	6,679	17,239
Hamilton	5,747	14,081
Hancock	6,837	15,050
Hardin	6,837	15,050
Harrison	6,679	17,239
Henry	6,247	14,375
Highland	6,124	13,921
Hocking	4,965	12,033
Holmes	5,541	15,434
Huron	6,585	14,848
Jackson	8,016	18,614
Jefferson	6,679	17,239
Knox	6,222	15,775
Lake	6,501	15,154
Lawrence	8,016	18,614
Licking	6,222	15,775
Logan	6,222	15,775
Lorain	6,501	15,154
Lucas	6,247	14,375
Madison	6,222	15,775
Mahoning	6,406	15,764
Marion	6,954	14,223
Medina	6,055	13,927
Meigs	4,965	12,033
Mercer	6,837	15,050
Miami	5,797	16,115
Monroe	6,679	17,239
Montgomery	5,797	16,115
Morgan	6,679	17,239

Morrow	6,954	14,223
Muskingum	6,679	17,239
Noble	6,679	17,239
Ottawa	6,585	14,848
Paulding	6,837	15,050
Perry	6,679	17,239
Pickaway	6,222	15,775
Pike	8,016	18,614
Portage	6,055	13,927
Preble	5,797	16,115
Putnam	6,837	15,050
Richland	6,213	15,017
Ross	8,016	18,614
Sandusky	6,585	14,848
Scioto	8,016	18,614
Seneca	6,585	14,848
Shelby	5,797	16,115
Stark	6,653	15,683
Summit	6,055	13,927
Trumbull	6,406	15,764
Tuscarawas	6,679	17,239
Union	6,222	15,775
Van Wert	6,837	15,050
Vinton	8,016	18,614
Warren	5,747	14,081
Washington	4,965	12,033
Wayne	5,541	15,434
Williams	6,247	14,375
Wood	6,247	14,375
Wyandot	6,585	14,848

### Oklahoma

County	Employee-Only	Dependent, Family, etc.
Adair	5,409	13,219
Alfalfa	5,409	13,219
Atoka	5,409	13,219
Beaver	5,409	13,219
Beckham	5,409	13,219
Blaine	5,409	13,219
Bryan	5,409	13,219
Caddo	5,409	13,219
Canadian	5,737	13,521
Carter	5,409	13,219
Cherokee	5,409	13,219
Choctaw	5,409	13,219
Cimarron	5,409	13,219
Cleveland	5,737	13,521
Coal	5,409	13,219
Comanche	5,505	13,253
Cotton	5,409	13,219
Craig	5,409	13,219
Creek	5,742	12,985

Custer	5,409	13,219
Delaware	5,409	13,219
Dewey	5,409	13,219
Ellis	5,409	13,219
Garfield	5,409	13,219
Garvin	5,409	13,219
Grady	5,737	13,521
Grant	5,409	13,219
Greer	5,409	13,219
Harmon	5,409	13,219
Harper	5,409	13,219
Haskell	5,409	13,219
Hughes	5,409	13,219
Jackson	5,409	13,219
Jefferson	5,409	13,219
Johnston	5,409	13,219
Kay	5,409	13,219
Kingfisher	5,409	13,219
Kiowa	5,409	13,219
Latimer	5,409	13,219
Le Flore	5,036	10,974
Lincoln	5,737	13,521
Logan	5,737	13,521
Love	5,409	13,219
Major	5,409	13,219
Marshall	5,409	13,219
Mayes	5,409	13,219
McClain	5,737	13,521
McCurtain	5,409	13,219
McIntosh	5,409	13,219
Murray	5,409	13,219
Muskogee	5,409	13,219
Noble	5,409	13,219
Nowata	5,409	13,219
Okfuskee	5,409	13,219
Oklahoma	5,737	13,521
Okmulgee	5,742	12,985
Osage	5,742	12,985
Ottawa	5,409	13,219
Pawnee	5,742	12,985
Payne	5,409	13,219
Pittsburg	5,409	13,219
Pontotoc	5,409	13,219
Pottawatomie	5,409	13,219
Pushmataha	5,409	13,219
Roger Mills	5,409	13,219
Rogers	5,742	12,985
Seminole	5,409	13,219
Sequoyah	5,036	10,974
Stephens	5,409	13,219
Texas	5,409	13,219
Tillman	5,409	13,219
Tulsa	5,742	12,985

Wagoner	5,742	12,985
Washington	5,409	13,219
Washita	5,409	13,219
Woods	5,409	13,219
Woodward	5,409	13,219

### Oregon

County	Employee-Only	Dependent, Family, etc.
Baker	6,873	13,528
Benton	6,155	15,751
Clackamas	6,401	15,581
Clatsop	7,226	16,161
Columbia	7,226	16,161
Coos	7,226	16,161
Crook	6,873	13,528
Curry	7,226	16,161
Deschutes	5,745	12,480
Douglas	6,534	14,279
Gilliam	6,873	13,528
Grant	6,873	13,528
Harney	6,873	13,528
Hood River	6,873	13,528
Jackson	6,534	14,279
Jefferson	6,873	13,528
Josephine	6,534	14,279
Klamath	5,745	12,480
Lake	5,745	12,480
Lane	6,155	15,751
Lincoln	7,226	16,161
Linn	6,155	15,751
Malheur	6,873	13,528
Marion	6,316	15,307
Morrow	6,873	13,528
Multnomah	6,401	15,581
Polk	6,316	15,307
Sherman	6,873	13,528
Tillamook	7,226	16,161
Umatilla	6,873	13,528
Union	6,873	13,528
Wallowa	6,873	13,528
Wasco	6,873	13,528
Washington	6,401	15,581
Wheeler	6,873	13,528
Yamhill	6,401	15,581

### Pennsylvania

County	Employee-Only	Dependent, Family, etc.
Adams	5,890	13,480
Allegheny	5,836	13,596
Armstrong	5,836	13,596
Beaver	5,836	13,596

# U.S. SAVINGS BONDS – 2015 YEAR-END VALUES

## REDEMPTION VALUES AND INTEREST EARNED

### SERIES EE

ISSUE YEAR	ISSUE MONTHS	Not eligible for payment										YIELD FROM ISSUE						
		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
2015	Jan - Dec	Not eligible for payment																
2014	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%
2014	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%
2014	Oct	25.12	0.12	37.68	0.18	50.24	0.24	100.48	0.48	251.20	1.20	502.40	2.40	2,512.00	12.00	5,024.00	24.00	0.41%
2014	Sep	25.12	0.12	37.68	0.18	50.24	0.24	100.48	0.48	251.20	1.20	502.40	2.40	2,512.00	12.00	5,024.00	24.00	0.38%
2014	Aug	25.14	0.14	37.71	0.21	50.28	0.28	100.56	0.56	251.40	1.40	502.80	2.80	2,514.00	14.00	5,028.00	28.00	0.42%
2014	Jul	25.14	0.14	37.71	0.21	50.28	0.28	100.56	0.56	251.40	1.40	502.80	2.80	2,514.00	14.00	5,028.00	28.00	0.39%
2014	Jun	25.16	0.16	37.74	0.24	50.32	0.32	100.64	0.64	251.60	1.60	503.20	3.20	2,516.00	16.00	5,032.00	32.00	0.43%
2014	May	25.16	0.16	37.74	0.24	50.32	0.32	100.64	0.64	251.60	1.60	503.20	3.20	2,516.00	16.00	5,032.00	32.00	0.40%
2014	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	0.14%
2014	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	0.13%
2013	Nov - Dec	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	0.12%
2013	Oct	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%
2013	Aug - Sep	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	0.14%
2013	Jul	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	0.13%
2013	Jun	25.10	0.10	37.65	0.15	50.20	0.20	100.40	0.40	251.00	1.00	502.00	2.00	2,510.00	10.00	5,020.00	20.00	0.16%
2013	Mar - May	25.10	0.10	37.65	0.15	50.20	0.20	100.40	0.40	251.00	1.00	502.00	2.00	2,510.00	10.00	5,020.00	20.00	0.15%
2013	Jan - Feb	25.10	0.10	37.65	0.15	50.20	0.20	100.40	0.40	251.00	1.00	502.00	2.00	2,510.00	10.00	5,020.00	20.00	0.14%
2012	Nov - Dec	25.12	0.12	37.68	0.18	50.24	0.24	100.48	0.48	251.20	1.20	502.40	2.40	2,512.00	12.00	5,024.00	24.00	0.16%
2012	Oct	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	0.58%
2012	Sep	25.48	0.48	38.22	0.72	50.96	0.96	101.92	1.92	254.80	4.80	509.60	9.60	2,548.00	48.00	5,096.00	96.00	0.59%
2012	Aug	25.50	0.50	38.25	0.75	51.00	1.00	102.00	2.00	255.00	5.00	510.00	10.00	2,550.00	50.00	5,100.00	100.00	0.59%
2012	Jul	25.50	0.50	38.25	0.75	51.00	1.00	102.00	2.00	255.00	5.00	510.00	10.00	2,550.00	50.00	5,100.00	100.00	0.58%
2012	Jun	25.52	0.52	38.28	0.78	51.04	1.04	102.08	2.08	255.20	5.20	510.40	10.40	2,552.00	52.00	5,104.00	104.00	0.59%
2012	May	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	0.60%
2012	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%
2012	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%
2012	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%
2012	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	0.59%

**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
2011	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%
2011	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%
2011	Oct	26.10	1.10	39.15	1.65	52.20	2.20	104.40	4.40	261.00	11.00	522.00	22.00	2,610.00	110.00	5,220.00	220.00	1.04%
2011	Sep	26.12	1.12	39.18	1.68	52.24	2.24	104.48	4.48	261.20	11.20	522.40	22.40	2,612.00	112.00	5,224.00	224.00	1.03%
2011	Aug	26.14	1.14	39.21	1.71	52.28	2.28	104.56	4.56	261.40	11.40	522.80	22.80	2,614.00	114.00	5,228.00	228.00	1.03%
2011	Jul	26.16	1.16	39.24	1.74	52.32	2.32	104.64	4.64	261.60	11.60	523.20	23.20	2,616.00	116.00	5,232.00	232.00	1.03%
2011	Jun	26.20	1.20	39.30	1.80	52.40	2.40	104.80	4.80	262.00	12.00	524.00	24.00	2,620.00	120.00	5,240.00	240.00	1.04%
2011	May	26.22	1.22	39.33	1.83	52.44	2.44	104.88	4.88	262.20	12.20	524.40	24.40	2,622.00	122.00	5,244.00	244.00	1.04%
2011	Apr	25.70	0.70	38.55	1.05	51.40	1.40	102.80	2.80	257.00	7.00	514.00	14.00	2,570.00	70.00	5,140.00	140.00	0.59%
2011	Mar	25.72	0.72	38.58	1.08	51.44	1.44	102.88	2.88	257.20	7.20	514.40	14.40	2,572.00	72.00	5,144.00	144.00	0.60%
2011	Feb	25.74	0.74	38.61	1.11	51.48	1.48	102.96	2.96	257.40	7.40	514.80	14.80	2,574.00	74.00	5,148.00	148.00	0.60%
2011	Jan	25.74	0.74	38.61	1.11	51.48	1.48	102.96	2.96	257.40	7.40	514.80	14.80	2,574.00	74.00	5,148.00	148.00	0.59%
2010	Dec	25.80	0.80	38.70	1.20	51.60	1.60	103.20	3.20	258.00	8.00	516.00	16.00	2,580.00	80.00	5,160.00	160.00	0.63%
2010	Nov	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	0.64%
2010	Oct	26.86	1.86	40.29	2.79	53.72	3.72	107.44	7.44	268.60	18.60	537.20	37.20	2,686.00	186.00	5,372.00	372.00	1.39%
2010	Sep	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	1.40%
2010	Aug	26.92	1.92	40.38	2.88	53.84	3.84	107.68	7.68	269.20	19.20	538.40	38.40	2,692.00	192.00	5,384.00	384.00	1.39%
2010	Jul	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	1.40%
2010	Jun	26.98	1.98	40.47	2.97	53.96	3.96	107.92	7.92	269.80	19.80	539.60	39.60	2,698.00	198.00	5,396.00	396.00	1.39%
2010	May	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	1.40%
2010	Apr	26.82	1.82	40.23	2.73	53.64	3.64	107.28	7.28	268.20	18.20	536.40	36.40	2,682.00	182.00	5,364.00	364.00	1.24%
2010	Mar	26.84	1.84	40.26	2.76	53.68	3.68	107.36	7.36	268.40	18.40	536.80	36.80	2,684.00	184.00	5,368.00	368.00	1.24%
2010	Feb	26.86	1.86	40.29	2.79	53.72	3.72	107.44	7.44	268.60	18.60	537.20	37.20	2,686.00	186.00	5,372.00	372.00	1.23%
2010	Jan	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	1.24%
2009	Dec	26.92	1.92	40.38	2.88	53.84	3.84	107.68	7.68	269.20	19.20	538.40	38.40	2,692.00	192.00	5,384.00	384.00	1.24%
2009	Nov	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	1.23%
2009	Sep - Oct	26.06	1.06	39.09	1.59	52.12	2.12	104.24	4.24	260.60	10.60	521.20	21.20	2,606.00	106.00	5,212.00	212.00	0.67%
2009	Aug	26.08	1.08	39.12	1.62	52.16	2.16	104.32	4.32	260.80	10.80	521.60	21.60	2,608.00	108.00	5,216.00	216.00	0.67%
2009	Jul	26.10	1.10	39.15	1.65	52.20	2.20	104.40	4.40	261.00	11.00	522.00	22.00	2,610.00	110.00	5,220.00	220.00	0.67%
2009	Jun	26.12	1.12	39.18	1.68	52.24	2.24	104.48	4.48	261.20	11.20	522.40	22.40	2,612.00	112.00	5,224.00	224.00	0.68%
2009	May	26.14	1.14	39.21	1.71	52.28	2.28	104.56	4.56	261.40	11.40	522.80	22.80	2,614.00	114.00	5,228.00	228.00	0.68%
2009	Apr	27.24	2.24	40.86	3.36	54.48	4.48	108.96	8.96	272.40	22.40	544.80	44.80	2,724.00	224.00	5,448.00	448.00	1.29%
2009	Mar	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	1.29%
2009	Feb	27.30	2.30	40.95	3.45	54.60	4.60	109.20	9.20	273.00	23.00	546.00	46.00	2,730.00	230.00	5,460.00	460.00	1.29%
2009	Jan	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	1.29%

**SERIES EE**

**DECEMBER 2015**

**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
2008	Dec	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	1.29%
2008	Nov	27.38	2.38	41.07	3.57	54.76	4.76	109.52	9.52	273.80	23.80	547.60	47.60	2,738.00	238.00	5,476.00	476.00	1.29%
2008	Oct	27.62	2.62	41.43	3.93	55.24	5.24	110.48	10.48	276.20	26.20	552.40	52.40	2,762.00	262.00	5,524.00	524.00	1.40%
2008	Sep	27.66	2.66	41.49	3.99	55.32	5.32	110.64	10.64	276.60	26.60	553.20	53.20	2,766.00	266.00	5,532.00	532.00	1.40%
2008	Aug	27.68	2.68	41.52	4.02	55.36	5.36	110.72	10.72	276.80	26.80	553.60	53.60	2,768.00	268.00	5,536.00	536.00	1.39%
2008	Jul	27.72	2.72	41.58	4.08	55.44	5.44	110.88	10.88	277.20	27.20	554.40	54.40	2,772.00	272.00	5,544.00	544.00	1.40%
2008	Jun	27.76	2.76	41.64	4.14	55.52	5.52	111.04	11.04	277.60	27.60	555.20	55.20	2,776.00	276.00	5,552.00	552.00	1.40%
2008	May	27.80	2.80	41.70	4.20	55.60	5.60	111.20	11.20	278.00	28.00	556.00	56.00	2,780.00	280.00	5,560.00	560.00	1.40%
2008	Apr	31.42	6.42	47.13	9.63	62.84	12.84	125.68	25.68	314.20	64.20	628.40	128.40	3,142.00	642.00	6,284.00	1,284.00	3.00%
2008	Mar	31.50	6.50	47.25	9.75	63.00	13.00	126.00	26.00	315.00	65.00	630.00	130.00	3,150.00	650.00	6,300.00	1,300.00	3.00%
2008	Feb	31.58	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	3.01%
2008	Jan	31.66	6.66	47.49	9.99	63.32	13.32	126.64	26.64	316.60	66.60	633.20	133.20	3,166.00	666.00	6,332.00	1,332.00	3.01%
2007	Dec	31.72	6.72	47.58	10.08	63.44	13.44	126.88	26.88	317.20	67.20	634.40	134.40	3,172.00	672.00	6,344.00	1,344.00	3.00%
2007	Nov	31.80	6.80	47.70	10.20	63.60	13.60	127.20	27.20	318.00	68.00	636.00	136.00	3,180.00	680.00	6,360.00	1,360.00	3.00%
2007	Oct	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	3.40%
2007	Sep	33.02	8.02	49.53	12.03	66.04	16.04	132.08	32.08	330.20	80.20	660.40	160.40	3,302.00	802.00	6,604.00	1,604.00	3.40%
2007	Aug	33.12	8.12	49.68	12.18	66.24	16.24	132.48	32.48	331.20	81.20	662.40	162.40	3,312.00	812.00	6,624.00	1,624.00	3.40%
2007	Jul	33.20	8.20	49.80	12.30	66.40	16.40	132.80	32.80	332.00	82.00	664.00	164.00	3,320.00	820.00	6,640.00	1,640.00	3.40%
2007	Jun	33.30	8.30	49.95	12.45	66.60	16.60	133.20	33.20	333.00	83.00	666.00	166.00	3,330.00	830.00	6,660.00	1,660.00	3.40%
2007	May	33.40	8.40	50.10	12.60	66.80	16.80	133.60	33.60	334.00	84.00	668.00	168.00	3,340.00	840.00	6,680.00	1,680.00	3.40%
2007	Apr	34.06	9.06	51.09	13.59	68.12	18.12	136.24	36.24	340.60	90.60	681.20	181.20	3,406.00	906.00	6,812.00	1,812.00	3.60%
2007	Mar	34.16	9.16	51.24	13.74	68.32	18.32	136.64	36.64	341.60	91.60	683.20	183.20	3,416.00	916.00	6,832.00	1,832.00	3.60%
2007	Feb	34.26	9.26	51.39	13.89	68.52	18.52	137.04	37.04	342.60	92.60	685.20	185.20	3,426.00	926.00	6,852.00	1,852.00	3.60%
2007	Jan	34.36	9.36	51.54	14.04	68.72	18.72	137.44	37.44	343.60	93.60	687.20	187.20	3,436.00	936.00	6,872.00	1,872.00	3.60%
2006	Dec	34.46	9.46	51.69	14.19	68.92	18.92	137.84	37.84	344.60	94.60	689.20	189.20	3,446.00	946.00	6,892.00	1,892.00	3.60%
2006	Nov	34.56	9.56	51.84	14.34	69.12	19.12	138.24	38.24	345.60	95.60	691.20	191.20	3,456.00	956.00	6,912.00	1,912.00	3.60%
2006	Oct	34.98	9.98	52.47	14.97	69.96	19.96	139.92	39.92	349.80	99.80	699.60	199.60	3,498.00	998.00	6,996.00	1,996.00	3.70%
2006	Sep	35.08	10.08	52.62	15.12	70.16	20.16	140.32	40.32	350.80	100.80	701.60	201.60	3,508.00	1,008.00	7,016.00	2,016.00	3.70%
2006	Aug	35.18	10.18	52.77	15.27	70.36	20.36	140.72	40.72	351.80	101.80	703.60	203.60	3,518.00	1,018.00	7,036.00	2,036.00	3.69%
2006	Jul	35.30	10.30	52.95	15.45	70.60	20.60	141.20	41.20	353.00	103.00	706.00	206.00	3,530.00	1,030.00	7,060.00	2,060.00	3.70%
2006	Jun	35.40	10.40	53.10	15.60	70.80	20.80	141.60	41.60	354.00	104.00	708.00	208.00	3,540.00	1,040.00	7,080.00	2,080.00	3.70%
2006	May	35.50	10.50	53.25	15.75	71.00	21.00	142.00	42.00	355.00	105.00	710.00	210.00	3,550.00	1,050.00	7,100.00	2,100.00	3.69%
2006	Apr	33.98	8.98	50.97	13.47	67.96	17.96	135.92	35.92	339.80	89.80	679.60	179.60	3,398.00	898.00	6,796.00	1,796.00	3.20%
2006	Mar	34.06	9.06	51.09	13.59	68.12	18.12	136.24	36.24	340.60	90.60	681.20	181.20	3,406.00	906.00	6,812.00	1,812.00	3.20%
2006	Feb	34.16	9.16	51.24	13.74	68.32	18.32	136.64	36.64	341.60	91.60	683.20	183.20	3,416.00	916.00	6,832.00	1,832.00	3.20%
2006	Jan	34.26	9.26	51.39	13.89	68.52	18.52	137.04	37.04	342.60	92.60	685.20	185.20	3,426.00	926.00	6,852.00	1,852.00	3.20%

DECEMBER 2015

SERIES EE

**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
2005	Dec	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	3.20%
2005	Nov	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	3.20%
2005	Oct	35.54	10.54	53.31	15.81	71.08	21.08	142.16	42.16	355.40	105.40	710.80	210.80	3,554.00	1,054.00	7,108.00	2,108.00	3.49%
2005	Sep	35.64	10.64	53.46	15.96	71.28	21.28	142.56	42.56	356.40	106.40	712.80	212.80	3,564.00	1,064.00	7,128.00	2,128.00	3.49%
2005	Aug	35.76	10.76	53.64	16.14	71.52	21.52	143.04	43.04	357.60	107.60	715.20	215.20	3,576.00	1,076.00	7,152.00	2,152.00	3.49%
2005	Jul	35.86	10.86	53.79	16.29	71.72	21.72	143.44	43.44	358.60	108.60	717.20	217.20	3,586.00	1,086.00	7,172.00	2,172.00	3.49%
2005	Jun	35.96	10.96	53.94	16.44	71.92	21.92	143.84	43.84	359.60	109.60	719.20	219.20	3,596.00	1,096.00	7,192.00	2,192.00	3.49%
2005	May	36.06	11.06	54.09	16.59	72.12	22.12	144.24	44.24	360.60	110.60	721.20	221.20	3,606.00	1,106.00	7,212.00	2,212.00	3.49%
2005	Apr	31.94	6.94	47.91	10.41	63.88	13.88	127.76	27.76	319.40	69.40	638.80	138.80	3,194.00	694.00	6,388.00	1,388.00	2.31%
2005	Mar	31.96	6.96	47.94	10.44	63.92	13.92	127.84	27.84	319.60	69.60	639.20	139.20	3,196.00	696.00	6,392.00	1,392.00	2.30%
2005	Feb	32.00	7.00	48.00	10.50	64.00	14.00	128.00	28.00	320.00	70.00	640.00	140.00	3,200.00	700.00	6,400.00	1,400.00	2.29%
2005	Jan	32.04	7.04	48.06	10.56	64.08	14.08	128.16	28.16	320.40	70.40	640.80	140.80	3,204.00	704.00	6,408.00	1,408.00	2.29%
2004	Dec	32.08	7.08	48.12	10.62	64.16	14.16	128.32	28.32	320.80	70.80	641.60	141.60	3,208.00	708.00	6,416.00	1,416.00	2.28%
2004	Nov	32.12	7.12	48.18	10.68	64.24	14.24	128.48	28.48	321.20	71.20	642.40	142.40	3,212.00	712.00	6,424.00	1,424.00	2.27%
2004	Oct	32.44	7.44	48.66	11.16	64.88	14.88	129.76	29.76	324.40	74.40	648.80	148.80	3,244.00	744.00	6,488.00	1,488.00	2.35%
2004	Sep	32.46	7.46	48.69	11.19	64.92	14.92	129.84	29.84	324.60	74.60	649.20	149.20	3,246.00	746.00	6,492.00	1,492.00	2.33%
2004	Aug	32.50	7.50	48.75	11.25	65.00	15.00	130.00	30.00	325.00	75.00	650.00	150.00	3,250.00	750.00	6,500.00	1,500.00	2.33%
2004	Jul	32.54	7.54	48.81	11.31	65.08	15.08	130.16	30.16	325.40	75.40	650.80	150.80	3,254.00	754.00	6,508.00	1,508.00	2.32%
2004	Jun	32.58	7.58	48.87	11.37	65.16	15.16	130.32	30.32	325.80	75.80	651.60	151.60	3,258.00	758.00	6,516.00	1,516.00	2.32%
2004	May	32.62	7.62	48.93	11.43	65.24	15.24	130.48	30.48	326.20	76.20	652.40	152.40	3,262.00	762.00	6,524.00	1,524.00	2.31%
2004	Apr	32.86	7.86	49.29	11.79	65.72	15.72	131.44	31.44	328.60	78.60	657.20	157.20	3,286.00	786.00	6,572.00	1,572.00	2.36%
2004	Mar	32.90	7.90	49.35	11.85	65.80	15.80	131.60	31.60	329.00	79.00	658.00	158.00	3,290.00	790.00	6,580.00	1,580.00	2.35%
2004	Feb	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	2.34%
2004	Jan	32.96	7.96	49.44	11.94	65.92	15.92	131.84	31.84	329.60	79.60	659.20	159.20	3,296.00	796.00	6,592.00	1,592.00	2.33%
2003	Dec	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	2.33%
2003	Nov	33.04	8.04	49.56	12.06	66.08	16.08	132.16	32.16	330.40	80.40	660.80	160.80	3,304.00	804.00	6,608.00	1,608.00	2.32%
2003	Oct	33.38	8.38	50.07	12.57	66.76	16.76	133.52	33.52	333.80	83.80	667.60	167.60	3,338.00	838.00	6,676.00	1,676.00	2.39%
2003	Sep	33.42	8.42	50.13	12.63	66.84	16.84	133.68	33.68	334.20	84.20	668.40	168.40	3,342.00	842.00	6,684.00	1,684.00	2.38%
2003	Aug	33.44	8.44	50.16	12.66	66.88	16.88	133.76	33.76	334.40	84.40	668.80	168.80	3,344.00	844.00	6,688.00	1,688.00	2.37%
2003	Jul	33.48	8.48	50.22	12.72	66.96	16.96	133.92	33.92	334.80	84.80	669.60	169.60	3,348.00	848.00	6,696.00	1,696.00	2.37%
2003	Jun	33.52	8.52	50.28	12.78	67.04	17.04	134.08	34.08	335.20	85.20	670.40	170.40	3,352.00	852.00	6,704.00	1,704.00	2.36%
2003	May	33.56	8.56	50.34	12.84	67.12	17.12	134.24	34.24	335.60	85.60	671.20	171.20	3,356.00	856.00	6,712.00	1,712.00	2.35%
2003	Apr	33.86	8.86	50.79	13.29	67.72	17.72	135.44	35.44	338.60	88.60	677.20	177.20	3,386.00	886.00	6,772.00	1,772.00	2.41%
2003	Mar	33.90	8.90	50.85	13.35	67.80	17.80	135.60	35.60	339.00	89.00	678.00	178.00	3,390.00	890.00	6,780.00	1,780.00	2.40%
2003	Feb	33.94	8.94	50.91	13.41	67.88	17.88	135.76	35.76	339.40	89.40	678.80	178.80	3,394.00	894.00	6,788.00	1,788.00	2.40%
2003	Jan	33.96	8.96	50.94	13.44	67.92	17.92	135.84	35.84	339.60	89.60	679.20	179.20	3,396.00	896.00	6,792.00	1,792.00	2.39%

**SERIES EE**

**DECEMBER 2015**

**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
2002	Dec	34.00	9.00	51.00	13.50	68.00	18.00	136.00	36.00	340.00	90.00	680.00	180.00	3,400.00	900.00	6,800.00	1,800.00	2.38%
2002	Nov	34.04	9.04	51.06	13.56	68.08	18.08	136.16	36.16	340.40	90.40	680.80	180.80	3,404.00	904.00	6,808.00	1,808.00	2.37%
2002	Oct	34.52	9.52	51.78	14.28	69.04	19.04	138.08	38.08	345.20	95.20	690.40	190.40	3,452.00	952.00	6,904.00	1,904.00	2.47%
2002	Sep	34.56	9.56	51.84	14.34	69.12	19.12	138.24	38.24	345.60	95.60	691.20	191.20	3,456.00	956.00	6,912.00	1,912.00	2.46%
2002	Aug	34.60	9.60	51.90	14.40	69.20	19.20	138.40	38.40	346.00	96.00	692.00	192.00	3,460.00	960.00	6,920.00	1,920.00	2.45%
2002	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	2.45%
2002	Jun	34.68	9.68	52.02	14.52	69.36	19.36	138.72	38.72	346.80	96.80	693.60	193.60	3,468.00	968.00	6,936.00	1,936.00	2.44%
2002	May	34.72	9.72	52.08	14.58	69.44	19.44	138.88	38.88	347.20	97.20	694.40	194.40	3,472.00	972.00	6,944.00	1,944.00	2.43%
2002	Apr	35.18	10.18	52.77	15.27	70.36	20.36	140.72	40.72	351.80	101.80	703.60	203.60	3,518.00	1,018.00	7,036.00	2,036.00	2.52%
2002	Mar	35.22	10.22	52.83	15.33	70.44	20.44	140.88	40.88	352.20	102.20	704.40	204.40	3,522.00	1,022.00	7,044.00	2,044.00	2.51%
2002	Feb	35.26	10.26	52.89	15.39	70.52	20.52	141.04	41.04	352.60	102.60	705.20	205.20	3,526.00	1,026.00	7,052.00	2,052.00	2.50%
2002	Jan	35.30	10.30	52.95	15.45	70.60	20.60	141.20	41.20	353.00	103.00	706.00	206.00	3,530.00	1,030.00	7,060.00	2,060.00	2.49%
2001	Dec	35.34	10.34	53.01	15.51	70.68	20.68	141.36	41.36	353.40	103.40	706.80	206.80	3,534.00	1,034.00	7,068.00	2,068.00	2.49%
2001	Nov	35.38	10.38	53.07	15.57	70.76	20.76	141.52	41.52	353.80	103.80	707.60	207.60	3,538.00	1,038.00	7,076.00	2,076.00	2.48%
2001	Oct	36.00	11.00	54.00	16.50	72.00	22.00	144.00	44.00	360.00	110.00	720.00	220.00	3,600.00	1,100.00	7,200.00	2,200.00	2.59%
2001	Sep	36.04	11.04	54.06	16.56	72.08	22.08	144.16	44.16	360.40	110.40	720.80	220.80	3,604.00	1,104.00	7,208.00	2,208.00	2.58%
2001	Aug	36.08	11.08	54.12	16.62	72.16	22.16	144.32	44.32	360.80	110.80	721.60	221.60	3,608.00	1,108.00	7,216.00	2,216.00	2.58%
2001	Jul	36.12	11.12	54.18	16.68	72.24	22.24	144.48	44.48	361.20	111.20	722.40	222.40	3,612.00	1,112.00	7,224.00	2,224.00	2.57%
2001	Jun	36.16	11.16	54.24	16.74	72.32	22.32	144.64	44.64	361.60	111.60	723.20	223.20	3,616.00	1,116.00	7,232.00	2,232.00	2.56%
2001	May	36.20	11.20	54.30	16.80	72.40	22.40	144.80	44.80	362.00	112.00	724.00	224.00	3,620.00	1,120.00	7,240.00	2,240.00	2.55%
2001	Apr	37.02	12.02	55.53	18.03	74.04	24.04	148.08	48.08	370.20	120.20	740.40	240.40	3,702.00	1,202.00	7,404.00	2,404.00	2.69%
2001	Mar	37.06	12.06	55.59	18.09	74.12	24.12	148.24	48.24	370.60	120.60	741.20	241.20	3,706.00	1,206.00	7,412.00	2,412.00	2.69%
2001	Feb	37.10	12.10	55.65	18.15	74.20	24.20	148.40	48.40	371.00	121.00	742.00	242.00	3,710.00	1,210.00	7,420.00	2,420.00	2.68%
2001	Jan	37.14	12.14	55.71	18.21	74.28	24.28	148.56	48.56	371.40	121.40	742.80	242.80	3,714.00	1,214.00	7,428.00	2,428.00	2.67%
2000	Dec	37.18	12.18	55.77	18.27	74.36	24.36	148.72	48.72	371.80	121.80	743.60	243.60	3,718.00	1,218.00	7,436.00	2,436.00	2.66%
2000	Nov	37.22	12.22	55.83	18.33	74.44	24.44	148.88	48.88	372.20	122.20	744.40	244.40	3,722.00	1,222.00	7,444.00	2,444.00	2.66%
2000	Oct	38.06	13.06	57.09	19.59	76.12	26.12	152.24	52.24	380.60	130.60	761.20	261.20	3,806.00	1,306.00	7,612.00	2,612.00	2.79%
2000	Sep	38.10	13.10	57.15	19.65	76.20	26.20	152.40	52.40	381.00	131.00	762.00	262.00	3,810.00	1,310.00	7,620.00	2,620.00	2.78%
2000	Aug	38.16	13.16	57.24	19.74	76.32	26.32	152.64	52.64	381.60	131.60	763.20	263.20	3,816.00	1,316.00	7,632.00	2,632.00	2.78%
2000	Jul	38.20	13.20	57.30	19.80	76.40	26.40	152.80	52.80	382.00	132.00	764.00	264.00	3,820.00	1,320.00	7,640.00	2,640.00	2.77%
2000	Jun	38.24	13.24	57.36	19.86	76.48	26.48	152.96	52.96	382.40	132.40	764.80	264.80	3,824.00	1,324.00	7,648.00	2,648.00	2.76%
2000	May	38.28	13.28	57.42	19.92	76.56	26.56	153.12	53.12	382.80	132.80	765.60	265.60	3,828.00	1,328.00	7,656.00	2,656.00	2.75%
2000	Apr	39.04	14.04	58.56	21.06	78.08	28.08	156.16	56.16	390.40	140.40	780.80	280.80	3,904.00	1,404.00	7,808.00	2,808.00	2.87%
2000	Mar	39.10	14.10	58.65	21.15	78.20	28.20	156.40	56.40	391.00	141.00	782.00	282.00	3,910.00	1,410.00	7,820.00	2,820.00	2.86%
2000	Feb	39.14	14.14	58.71	21.21	78.28	28.28	156.56	56.56	391.40	141.40	782.80	282.80	3,914.00	1,414.00	7,828.00	2,828.00	2.85%
2000	Jan	39.18	14.18	58.77	21.27	78.36	28.36	156.72	56.72	391.80	141.80	783.60	283.60	3,918.00	1,418.00	7,836.00	2,836.00	2.84%

**DECEMBER 2015**

**SERIES EE**

**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
1999	Dec	39.22	14.22	58.83	21.33	78.44	28.44	156.88	56.88	392.20	142.20	784.40	284.40	3,922.00	1,422.00	7,844.00	2,844.00	2.83%
1999	Nov	39.26	14.26	58.89	21.39	78.52	28.52	157.04	57.04	392.60	142.60	785.20	285.20	3,926.00	1,426.00	7,852.00	2,852.00	2.83%
1999	Oct	39.92	14.92	59.88	22.38	79.84	29.84	159.68	59.68	399.20	149.20	798.40	298.40	3,992.00	1,492.00	7,984.00	2,984.00	2.92%
1999	Sep	39.98	14.98	59.97	22.47	79.96	29.96	159.92	59.92	399.80	149.80	799.60	299.60	3,998.00	1,498.00	7,996.00	2,996.00	2.91%
1999	Aug	40.02	15.02	60.03	22.53	80.04	30.04	160.08	60.08	400.20	150.20	800.40	300.40	4,002.00	1,502.00	8,004.00	3,004.00	2.90%
1999	Jul	40.06	15.06	60.09	22.59	80.12	30.12	160.24	60.24	400.60	150.60	801.20	301.20	4,006.00	1,506.00	8,012.00	3,012.00	2.89%
1999	Jun	40.10	15.10	60.15	22.65	80.20	30.20	160.40	60.40	401.00	151.00	802.00	302.00	4,010.00	1,510.00	8,020.00	3,020.00	2.88%
1999	May	40.14	15.14	60.21	22.71	80.28	30.28	160.56	60.56	401.40	151.40	802.80	302.80	4,014.00	1,514.00	8,028.00	3,028.00	2.88%
1999	Apr	40.80	15.80	61.20	23.70	81.60	31.60	163.20	63.20	408.00	158.00	816.00	316.00	4,080.00	1,580.00	8,160.00	3,160.00	2.96%
1999	Mar	40.84	15.84	61.26	23.76	81.68	31.68	163.36	63.36	408.40	158.40	816.80	316.80	4,084.00	1,584.00	8,168.00	3,168.00	2.95%
1999	Feb	40.88	15.88	61.32	23.82	81.76	31.76	163.52	63.52	408.80	158.80	817.60	317.60	4,088.00	1,588.00	8,176.00	3,176.00	2.94%
1999	Jan	40.92	15.92	61.38	23.88	81.84	31.84	163.68	63.68	409.20	159.20	818.40	318.40	4,092.00	1,592.00	8,184.00	3,184.00	2.93%
1998	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	4.12%
1998	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	4.11%
1998	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	5,012.00	2,512.00	10,024.00	5,024.00	4.09%
1998	Sep	50.16	25.16	75.24	37.74	100.32	50.32	200.64	100.64	501.60	251.60	1,003.20	503.20	5,016.00	2,516.00	10,032.00	5,032.00	4.08%
1998	Aug	50.22	25.22	75.33	37.83	100.44	50.44	200.88	100.88	502.20	252.20	1,004.40	504.40	5,022.00	2,522.00	10,044.00	5,044.00	4.07%
1998	Jul	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	4.05%
1998	Jun	50.34	25.34	75.51	38.01	100.68	50.68	201.36	101.36	503.40	253.40	1,006.80	506.80	5,034.00	2,534.00	10,068.00	5,068.00	4.04%
1998	May	50.40	25.40	75.60	38.10	100.80	50.80	201.60	101.60	504.00	254.00	1,008.00	508.00	5,040.00	2,540.00	10,080.00	5,080.00	4.03%
1998	Apr	50.50	25.50	75.75	38.25	101.00	51.00	202.00	102.00	505.00	255.00	1,010.00	510.00	5,050.00	2,550.00	10,100.00	5,100.00	4.02%
1998	Mar	50.54	25.54	75.81	38.31	101.08	51.08	202.16	102.16	505.40	255.40	1,010.80	510.80	5,054.00	2,554.00	10,108.00	5,108.00	4.01%
1998	Feb	50.60	25.60	75.90	38.40	101.20	51.20	202.40	102.40	506.00	256.00	1,012.00	512.00	5,060.00	2,560.00	10,120.00	5,120.00	3.99%
1998	Jan	50.66	25.66	75.99	38.49	101.32	51.32	202.64	102.64	506.60	256.60	1,013.20	513.20	5,066.00	2,566.00	10,132.00	5,132.00	3.98%
1997	Dec	50.72	25.72	76.08	38.58	101.44	51.44	202.88	102.88	507.20	257.20	1,014.40	514.40	5,072.00	2,572.00	10,144.00	5,144.00	3.97%
1997	Nov	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	3.96%
1997	Oct	50.86	25.86	76.29	38.79	101.72	51.72	203.44	103.44	508.60	258.60	1,017.20	517.20	5,086.00	2,586.00	10,172.00	5,172.00	3.95%
1997	Sep	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	3.94%
1997	Aug	50.96	25.96	76.44	38.94	101.92	51.92	203.84	103.84	509.60	259.60	1,019.20	519.20	5,096.00	2,596.00	10,192.00	5,192.00	3.92%
1997	Jul	51.02	26.02	76.53	39.03	102.04	52.04	204.08	104.08	510.20	260.20	1,020.40	520.40	5,102.00	2,602.00	10,204.00	5,204.00	3.91%
1997	Jun	51.08	26.08	76.62	39.12	102.16	52.16	204.32	104.32	510.80	260.80	1,021.60	521.60	5,108.00	2,608.00	10,216.00	5,216.00	3.90%
1997	May	51.14	26.14	76.71	39.21	102.28	52.28	204.56	104.56	511.40	261.40	1,022.80	522.80	5,114.00	2,614.00	10,228.00	5,228.00	3.89%
1997	Jan - Apr	50.98	25.98	76.47	38.97	101.96	51.96	203.92	103.92	509.80	259.80	1,019.60	519.60	5,098.00	2,598.00	10,196.00	5,196.00	3.89%
1996	Nov - Dec	51.30	26.30	76.95	39.45	102.60	52.60	205.20	105.20	513.00	263.00	1,026.00	526.00	5,130.00	2,630.00	10,260.00	5,260.00	3.82%
1996	Jul - Oct	51.14	26.14	76.71	39.21	102.28	52.28	204.56	104.56	511.40	261.40	1,022.80	522.80	5,114.00	2,614.00	10,228.00	5,228.00	3.80%
1996	May - Jun	51.46	26.46	77.19	39.69	102.92	52.92	205.84	105.84	514.60	264.60	1,029.20	529.20	5,146.00	2,646.00	10,292.00	5,292.00	3.74%
1996	Jan - Apr	51.28	26.28	76.92	39.42	102.56	52.56	205.12	105.12	512.80	262.80	1,025.60	525.60	5,128.00	2,628.00	10,256.00	5,256.00	3.72%

**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
1995	Nov - Dec	51.60	26.60	77.40	39.90	103.20	53.20	206.40	106.40	516.00	266.00	1,032.00	532.00	5,160.00	2,660.00	10,320.00	5,320.00	3.66%
1995	Jul - Oct	51.48	26.48	77.22	39.72	102.96	52.96	205.92	105.92	514.80	264.80	1,029.60	529.60	5,148.00	2,648.00	10,296.00	5,296.00	3.64%
1995	May - Jun	51.80	26.80	77.70	40.20	103.60	53.60	207.20	107.20	518.00	268.00	1,036.00	536.00	5,180.00	2,680.00	10,360.00	5,360.00	3.59%
1995	Apr	56.78	31.78	85.05	47.55	113.40	63.40	226.80	126.80	568.80	318.80	1,134.00	634.00	5,688.00	3,188.00	11,340.00	6,340.00	4.00%
1995	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%
1995	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%
1995	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%
1994	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%
1994	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%
1994	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%
1994	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%
1994	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%
1994	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%
1994	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%
1994	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%
1994	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%
1994	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%
1994	Feb	59.38	34.38	89.07	51.57	118.76	68.76	237.52	137.52	593.80	343.80	1,187.60	687.60	5,938.00	3,438.00	11,876.00	6,876.00	4.00%
1994	Jan	59.56	34.56	89.34	51.84	119.12	69.12	238.24	138.24	595.60	345.60	1,191.20	691.20	5,956.00	3,456.00	11,912.00	6,912.00	4.00%
1993	Dec	59.76	34.76	89.64	52.14	119.52	69.52	239.04	139.04	597.60	347.60	1,195.20	695.20	5,976.00	3,476.00	11,952.00	6,952.00	4.00%
1993	Nov	59.96	34.96	89.94	52.44	119.92	69.92	239.84	139.84	599.60	349.60	1,199.20	699.20	5,996.00	3,496.00	11,992.00	6,992.00	4.00%
1993	Oct	60.16	35.16	90.24	52.74	120.32	70.32	240.64	140.64	601.60	351.60	1,203.20	703.20	6,016.00	3,516.00	12,032.00	7,032.00	4.00%
1993	Sep	60.36	35.36	90.54	53.04	120.72	70.72	241.44	141.44	603.60	353.60	1,207.20	707.20	6,036.00	3,536.00	12,072.00	7,072.00	4.00%
1993	Aug	60.56	35.56	90.84	53.34	121.12	71.12	242.24	142.24	605.60	355.60	1,211.20	711.20	6,056.00	3,556.00	12,112.00	7,112.00	4.00%
1993	Jul	60.76	35.76	91.14	53.64	121.52	71.52	243.04	143.04	607.60	357.60	1,215.20	715.20	6,076.00	3,576.00	12,152.00	7,152.00	4.00%
1993	Jun	60.96	35.96	91.44	53.94	121.92	71.92	243.84	143.84	609.60	359.60	1,219.20	719.20	6,096.00	3,596.00	12,192.00	7,192.00	4.00%
1993	May	61.16	36.16	91.74	54.24	122.32	72.32	244.64	144.64	611.60	361.60	1,223.20	723.20	6,116.00	3,616.00	12,232.00	7,232.00	4.00%
1993	Apr	61.36	36.36	92.04	54.54	122.72	72.72	245.44	145.44	613.60	363.60	1,227.20	727.20	6,136.00	3,636.00	12,272.00	7,272.00	4.00%
1993	Mar	61.56	36.56	92.34	54.84	123.12	73.12	246.24	146.24	615.60	365.60	1,231.20	731.20	6,156.00	3,656.00	12,312.00	7,312.00	4.00%
1993	Jan - Feb	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%
1992	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%
1992	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%
1991	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%
1991	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%
1990	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%
1990	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%

DECEMBER 2015

SERIES EE

**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
1989	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%
1989	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%
1988	Jul - Dec	92.06	67.06	138.09	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%
1988	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%
1987	Jul - 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	4.86%
1987	Jan - Jun	97.70	72.70	146.55	109.05	195.40	145.40	390.80	290.80	977.00	727.00	1,954.00	1,454.00	9,770.00	7,270.00	19,540.00	14,540.00	4.84%
1986	Nov - Dec	99.66	74.66	149.49	111.99	199.32	149.32	398.64	298.64	996.60	746.60	1,993.20	1,493.20	9,966.00	7,466.00	19,932.00	14,932.00	4.83%
1986	Jul - Oct	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	5.20%
1986	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	5.18%
1985	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	5.16%

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

BONDS ISSUED DECEMBER 1985 AND EARLIER HAVE REACHED FINAL MATURITY AND WILL EARN NO ADDITIONAL INTEREST.

**SERIES I REDEMPTION VALUES AND INTEREST EARNED**

ISSUE YEAR	ISSUE MONTHS	Not eligible for payment													YIELD FROM ISSUE		
		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
2015	Jan - Dec	Not eligible for payment															
2014	Dec	50.38	0.38	75.57	0.57	100.76	0.76	201.52	1.52	503.80	3.80	1,007.60	7.60	5,038.00	38.00		0.76%
2014	Nov	50.38	0.38	75.57	0.57	100.76	0.76	201.52	1.52	503.80	3.80	1,007.60	7.60	5,038.00	38.00		0.70%
2014	Oct	50.82	0.82	76.23	1.23	101.64	1.64	203.28	3.28	508.20	8.20	1,016.40	16.40	5,082.00	82.00		1.40%
2014	Sep	50.88	0.88	76.32	1.32	101.76	1.76	203.52	3.52	508.80	8.80	1,017.60	17.60	5,088.00	88.00		1.40%
2014	Aug	50.88	0.88	76.32	1.32	101.76	1.76	203.52	3.52	508.80	8.80	1,017.60	17.60	5,088.00	88.00		1.31%
2014	Jul	50.88	0.88	76.32	1.32	101.76	1.76	203.52	3.52	508.80	8.80	1,017.60	17.60	5,088.00	88.00		1.24%
2014	Jun	50.88	0.88	76.32	1.32	101.76	1.76	203.52	3.52	508.80	8.80	1,017.60	17.60	5,088.00	88.00		1.17%
2014	May	50.88	0.88	76.32	1.32	101.76	1.76	203.52	3.52	508.80	8.80	1,017.60	17.60	5,088.00	88.00		1.10%
2014	Apr	51.22	1.22	76.83	1.83	102.44	2.44	204.88	4.88	512.20	12.20	1,024.40	24.40	5,122.00	122.00		1.45%
2014	Mar	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		1.45%
2014	Feb	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		1.38%
2014	Jan	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		1.32%
2013	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%
2013	Nov	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		1.22%
2013	Oct	51.38	1.38	77.07	2.07	102.76	2.76	205.52	5.52	513.80	13.80	1,027.60	27.60	5,138.00	138.00		1.26%
2013	Sep	51.44	1.44	77.16	2.16	102.88	2.88	205.76	5.76	514.40	14.40	1,028.80	28.80	5,144.00	144.00		1.27%
2013	Aug	51.44	1.44	77.16	2.16	102.88	2.88	205.76	5.76	514.40	14.40	1,028.80	28.80	5,144.00	144.00		1.22%
2013	Jul	51.44	1.44	77.16	2.16	102.88	2.88	205.76	5.76	514.40	14.40	1,028.80	28.80	5,144.00	144.00		1.18%
2013	Jun	51.44	1.44	77.16	2.16	102.88	2.88	205.76	5.76	514.40	14.40	1,028.80	28.80	5,144.00	144.00		1.14%
2013	May	51.44	1.44	77.16	2.16	102.88	2.88	205.76	5.76	514.40	14.40	1,028.80	28.80	5,144.00	144.00		1.10%
2013	Apr	51.82	1.82	77.73	2.73	103.64	3.64	207.28	7.28	518.20	18.20	1,036.40	36.40	5,182.00	182.00		1.35%
2013	Mar	51.88	1.88	77.82	2.82	103.76	3.76	207.52	7.52	518.80	18.80	1,037.60	37.60	5,188.00	188.00		1.35%
2013	Feb	51.88	1.88	77.82	2.82	103.76	3.76	207.52	7.52	518.80	18.80	1,037.60	37.60	5,188.00	188.00		1.31%
2013	Jan	51.88	1.88	77.82	2.82	103.76	3.76	207.52	7.52	518.80	18.80	1,037.60	37.60	5,188.00	188.00		1.27%
2012	Dec	51.88	1.88	77.82	2.82	103.76	3.76	207.52	7.52	518.80	18.80	1,037.60	37.60	5,188.00	188.00		1.23%
2012	Nov	51.88	1.88	77.82	2.82	103.76	3.76	207.52	7.52	518.80	18.80	1,037.60	37.60	5,188.00	188.00		1.20%
2012	Oct	52.40	2.40	78.60	3.60	104.80	4.80	209.60	9.60	524.00	24.00	1,048.00	48.00	5,240.00	240.00		1.49%
2012	Sep	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		1.48%
2012	Aug	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		1.45%
2012	Jul	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		1.41%
2012	Jun	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		1.38%
2012	May	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		1.34%
2012	Apr	53.18	3.18	79.77	4.77	106.36	6.36	212.72	12.72	531.80	31.80	1,063.60	63.60	5,318.00	318.00		1.69%
2012	Mar	53.26	3.26	79.89	4.89	106.52	6.52	213.04	13.04	532.60	32.60	1,065.20	65.20	5,326.00	326.00		1.69%
2012	Feb	53.26	3.26	79.89	4.89	106.52	6.52	213.04	13.04	532.60	32.60	1,065.20	65.20	5,326.00	326.00		1.65%
2012	Jan	53.26	3.26	79.89	4.89	106.52	6.52	213.04	13.04	532.60	32.60	1,065.20	65.20	5,326.00	326.00		1.62%

**DECEMBER 2015**

**SERIES I**

**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
2011	Dec	53.26	3.26	79.89	4.89	106.52	6.52	213.04	13.04	532.60	32.60	1,065.20	65.20	5,326.00	326.00			1.59%
2011	Nov	53.26	3.26	79.89	4.89	106.52	6.52	213.04	13.04	532.60	32.60	1,065.20	65.20	5,326.00	326.00			1.55%
2011	Oct	54.46	4.46	81.69	6.69	108.92	8.92	217.84	17.84	544.60	44.60	1,089.20	89.20	5,446.00	446.00			2.06%
2011	Sep	54.52	4.52	81.78	6.78	109.04	9.04	218.08	18.08	545.20	45.20	1,090.40	90.40	5,452.00	452.00			2.05%
2011	Aug	54.52	4.52	81.78	6.78	109.04	9.04	218.08	18.08	545.20	45.20	1,090.40	90.40	5,452.00	452.00			2.01%
2011	Jul	54.52	4.52	81.78	6.78	109.04	9.04	218.08	18.08	545.20	45.20	1,090.40	90.40	5,452.00	452.00			1.97%
2011	Jun	54.52	4.52	81.78	6.78	109.04	9.04	218.08	18.08	545.20	45.20	1,090.40	90.40	5,452.00	452.00			1.93%
2011	May	54.52	4.52	81.78	6.78	109.04	9.04	218.08	18.08	545.20	45.20	1,090.40	90.40	5,452.00	452.00			1.90%
2011	Apr	54.64	4.64	81.96	6.96	109.28	9.28	218.56	18.56	546.40	46.40	1,092.80	92.80	5,464.00	464.00			1.91%
2011	Mar	54.70	4.70	82.05	7.05	109.40	9.40	218.80	18.80	547.00	47.00	1,094.00	94.00	5,470.00	470.00			1.90%
2011	Feb	54.70	4.70	82.05	7.05	109.40	9.40	218.80	18.80	547.00	47.00	1,094.00	94.00	5,470.00	470.00			1.87%
2011	Jan	54.70	4.70	82.05	7.05	109.40	9.40	218.80	18.80	547.00	47.00	1,094.00	94.00	5,470.00	470.00			1.84%
2010	Dec	54.70	4.70	82.05	7.05	109.40	9.40	218.80	18.80	547.00	47.00	1,094.00	94.00	5,470.00	470.00			1.80%
2010	Nov	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			1.80%
2010	Oct	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			2.09%
2010	Sep	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			2.06%
2010	Aug	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			2.03%
2010	Jul	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			2.00%
2010	Jun	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			1.97%
2010	May	55.76	5.76	83.64	8.64	111.52	11.52	223.04	23.04	557.60	57.60	1,115.20	115.20	5,576.00	576.00			1.96%
2010	Apr	56.84	6.84	85.26	10.26	113.68	13.68	227.36	27.36	568.40	68.40	1,136.80	136.80	5,684.00	684.00			2.28%
2010	Mar	56.84	6.84	85.26	10.26	113.68	13.68	227.36	27.36	568.40	68.40	1,136.80	136.80	5,684.00	684.00			2.24%
2010	Feb	56.84	6.84	85.26	10.26	113.68	13.68	227.36	27.36	568.40	68.40	1,136.80	136.80	5,684.00	684.00			2.21%
2010	Jan	56.84	6.84	85.26	10.26	113.68	13.68	227.36	27.36	568.40	68.40	1,136.80	136.80	5,684.00	684.00			2.18%
2009	Dec	56.84	6.84	85.26	10.26	113.68	13.68	227.36	27.36	568.40	68.40	1,136.80	136.80	5,684.00	684.00			2.15%
2009	Nov	56.92	6.92	85.38	10.38	113.84	13.84	227.68	27.68	569.20	69.20	1,138.40	138.40	5,692.00	692.00			2.14%
2009	Oct	56.28	6.28	84.42	9.42	112.56	12.56	225.12	25.12	562.80	62.80	1,125.60	125.60	5,628.00	628.00			1.93%
2009	Sep	56.28	6.28	84.42	9.42	112.56	12.56	225.12	25.12	562.80	62.80	1,125.60	125.60	5,628.00	628.00			1.90%
2009	Aug	56.28	6.28	84.42	9.42	112.56	12.56	225.12	25.12	562.80	62.80	1,125.60	125.60	5,628.00	628.00			1.88%
2009	Jul	56.28	6.28	84.42	9.42	112.56	12.56	225.12	25.12	562.80	62.80	1,125.60	125.60	5,628.00	628.00			1.85%
2009	Jun	56.28	6.28	84.42	9.42	112.56	12.56	225.12	25.12	562.80	62.80	1,125.60	125.60	5,628.00	628.00			1.83%
2009	May	56.36	6.36	84.54	9.54	112.72	12.72	225.44	25.44	563.60	63.60	1,127.20	127.20	5,636.00	636.00			1.83%
2009	Apr	59.78	9.78	89.67	14.67	119.56	19.56	239.12	39.12	597.80	97.80	1,195.60	195.60	5,978.00	978.00			2.70%
2009	Mar	59.78	9.78	89.67	14.67	119.56	19.56	239.12	39.12	597.80	97.80	1,195.60	195.60	5,978.00	978.00			2.66%
2009	Feb	59.78	9.78	89.67	14.67	119.56	19.56	239.12	39.12	597.80	97.80	1,195.60	195.60	5,978.00	978.00			2.63%
2009	Jan	59.78	9.78	89.67	14.67	119.56	19.56	239.12	39.12	597.80	97.80	1,195.60	195.60	5,978.00	978.00			2.60%

**SERIES I****DECEMBER 2015**

**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
2008	Dec	59.78	9.78	89.67	14.67	119.56	19.56	239.12	39.12	597.80	97.80	1,195.60	195.60	5,978.00	978.00			2.57%
2008	Nov	59.90	9.90	89.85	14.85	119.80	19.80	239.60	39.60	599.00	99.00	1,198.00	198.00	5,990.00	990.00			2.57%
2008	Oct	58.76	8.76	88.14	13.14	117.52	17.52	235.04	35.04	587.60	87.60	1,175.20	175.20	5,876.00	876.00			2.27%
2008	Sep	58.76	8.76	88.14	13.14	117.52	17.52	235.04	35.04	587.60	87.60	1,175.20	175.20	5,876.00	876.00			2.24%
2008	Aug	58.76	8.76	88.14	13.14	117.52	17.52	235.04	35.04	587.60	87.60	1,175.20	175.20	5,876.00	876.00			2.21%
2008	Jul	58.76	8.76	88.14	13.14	117.52	17.52	235.04	35.04	587.60	87.60	1,175.20	175.20	5,876.00	876.00			2.19%
2008	Jun	58.76	8.76	88.14	13.14	117.52	17.52	235.04	35.04	587.60	87.60	1,175.20	175.20	5,876.00	876.00			2.16%
2008	May	58.84	8.84	88.26	13.26	117.68	17.68	235.36	35.36	588.40	88.40	1,176.80	176.80	5,884.00	884.00			2.16%
2008	Apr	64.84	14.84	97.26	22.26	129.68	29.68	259.36	59.36	648.40	148.40	1,296.80	296.80	6,484.00	1,484.00			3.42%
2008	Mar	64.84	14.84	97.26	22.26	129.68	29.68	259.36	59.36	648.40	148.40	1,296.80	296.80	6,484.00	1,484.00			3.38%
2008	Feb	64.84	14.84	97.26	22.26	129.68	29.68	259.36	59.36	648.40	148.40	1,296.80	296.80	6,484.00	1,484.00			3.35%
2008	Jan	64.84	14.84	97.26	22.26	129.68	29.68	259.36	59.36	648.40	148.40	1,296.80	296.80	6,484.00	1,484.00	12,968.00	2,968.00	3.31%
2007	Dec	64.84	14.84	97.26	22.26	129.68	29.68	259.36	59.36	648.40	148.40	1,296.80	296.80	6,484.00	1,484.00	12,968.00	2,968.00	3.28%
2007	Nov	64.98	14.98	97.47	22.47	129.96	29.96	259.92	59.92	649.80	149.80	1,299.60	299.60	6,498.00	1,498.00	12,996.00	2,996.00	3.27%
2007	Oct	66.50	16.50	99.75	24.75	133.00	33.00	266.00	66.00	665.00	165.00	1,330.00	330.00	6,650.00	1,650.00	13,300.00	3,300.00	3.52%
2007	Sep	66.50	16.50	99.75	24.75	133.00	33.00	266.00	66.00	665.00	165.00	1,330.00	330.00	6,650.00	1,650.00	13,300.00	3,300.00	3.49%
2007	Aug	66.50	16.50	99.75	24.75	133.00	33.00	266.00	66.00	665.00	165.00	1,330.00	330.00	6,650.00	1,650.00	13,300.00	3,300.00	3.45%
2007	Jul	66.50	16.50	99.75	24.75	133.00	33.00	266.00	66.00	665.00	165.00	1,330.00	330.00	6,650.00	1,650.00	13,300.00	3,300.00	3.42%
2007	Jun	66.50	16.50	99.75	24.75	133.00	33.00	266.00	66.00	665.00	165.00	1,330.00	330.00	6,650.00	1,650.00	13,300.00	3,300.00	3.38%
2007	May	66.66	16.66	99.99	24.99	133.32	33.32	266.64	66.64	666.60	166.60	1,333.20	333.20	6,666.00	1,666.00	13,332.00	3,332.00	3.38%
2007	Apr	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	3.68%
2007	Mar	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	3.64%
2007	Feb	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	3.61%
2007	Jan	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	3.58%
2006	Dec	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	3.54%
2006	Nov	68.74	18.74	103.11	28.11	137.48	37.48	274.96	74.96	687.40	187.40	1,374.80	374.80	6,874.00	1,874.00	13,748.00	3,748.00	3.54%
2006	Oct	69.30	19.30	103.95	28.95	138.60	38.60	277.20	77.20	693.00	193.00	1,386.00	386.00	6,930.00	1,930.00	13,860.00	3,860.00	3.59%
2006	Sep	69.30	19.30	103.95	28.95	138.60	38.60	277.20	77.20	693.00	193.00	1,386.00	386.00	6,930.00	1,930.00	13,860.00	3,860.00	3.56%
2006	Aug	69.30	19.30	103.95	28.95	138.60	38.60	277.20	77.20	693.00	193.00	1,386.00	386.00	6,930.00	1,930.00	13,860.00	3,860.00	3.53%
2006	Jul	69.30	19.30	103.95	28.95	138.60	38.60	277.20	77.20	693.00	193.00	1,386.00	386.00	6,930.00	1,930.00	13,860.00	3,860.00	3.50%
2006	Jun	69.30	19.30	103.95	28.95	138.60	38.60	277.20	77.20	693.00	193.00	1,386.00	386.00	6,930.00	1,930.00	13,860.00	3,860.00	3.47%
2006	May	69.46	19.46	104.19	29.19	138.92	38.92	277.84	77.84	694.60	194.60	1,389.20	389.20	6,946.00	1,946.00	13,892.00	3,892.00	3.46%
2006	Apr	69.30	19.30	103.95	28.95	138.60	38.60	277.20	77.20	693.00	193.00	1,386.00	386.00	6,930.00	1,930.00	13,860.00	3,860.00	3.41%
2006	Mar	69.30	19.30	103.95	28.95	138.60	38.60	277.20	77.20	693.00	193.00	1,386.00	386.00	6,930.00	1,930.00	13,860.00	3,860.00	3.38%
2006	Feb	69.30	19.30	103.95	28.95	138.60	38.60	277.20	77.20	693.00	193.00	1,386.00	386.00	6,930.00	1,930.00	13,860.00	3,860.00	3.35%
2006	Jan	69.30	19.30	103.95	28.95	138.60	38.60	277.20	77.20	693.00	193.00	1,386.00	386.00	6,930.00	1,930.00	13,860.00	3,860.00	3.32%

**DECEMBER 2015**

**SERIES I**

**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
2005	Dec	69.30	19.30	103.95	28.95	138.60	38.60	277.20	77.20	693.00	193.00	1,386.00	386.00	6,930.00	1,930.00	13,860.00	3,860.00	3.29%
2005	Nov	69.44	19.44	104.16	29.16	138.88	38.88	277.76	77.76	694.40	194.40	1,388.80	388.80	6,944.40	1,944.40	13,888.80	3,888.80	3.28%
2005	Oct	72.24	22.24	108.36	33.36	144.48	44.48	288.96	88.96	722.40	222.40	1,444.80	444.80	7,224.00	2,224.00	14,448.00	4,448.00	3.65%
2005	Sep	72.24	22.24	108.36	33.36	144.48	44.48	288.96	88.96	722.40	222.40	1,444.80	444.80	7,224.00	2,224.00	14,448.00	4,448.00	3.62%
2005	Aug	72.24	22.24	108.36	33.36	144.48	44.48	288.96	88.96	722.40	222.40	1,444.80	444.80	7,224.00	2,224.00	14,448.00	4,448.00	3.59%
2005	Jul	72.24	22.24	108.36	33.36	144.48	44.48	288.96	88.96	722.40	222.40	1,444.80	444.80	7,224.00	2,224.00	14,448.00	4,448.00	3.56%
2005	Jun	72.24	22.24	108.36	33.36	144.48	44.48	288.96	88.96	722.40	222.40	1,444.80	444.80	7,224.00	2,224.00	14,448.00	4,448.00	3.54%
2005	May	72.40	22.40	108.60	33.60	144.80	44.80	289.60	89.60	724.00	224.00	1,448.00	448.00	7,240.00	2,240.00	14,480.00	4,480.00	3.53%
2005	Apr	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	7,220.00	2,220.00	14,440.00	4,440.00	3.47%
2005	Mar	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	7,220.00	2,220.00	14,440.00	4,440.00	3.45%
2005	Feb	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	7,220.00	2,220.00	14,440.00	4,440.00	3.42%
2005	Jan	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	7,220.00	2,220.00	14,440.00	4,440.00	3.39%
2004	Dec	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	7,220.00	2,220.00	14,440.00	4,440.00	3.37%
2004	Nov	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	7,236.00	2,236.00	14,472.00	4,472.00	3.36%
2004	Oct	73.44	23.44	110.16	35.16	146.88	46.88	293.76	93.76	734.40	234.40	1,468.80	468.80	7,344.00	2,344.00	14,688.00	4,688.00	3.47%
2004	Sep	73.44	23.44	110.16	35.16	146.88	46.88	293.76	93.76	734.40	234.40	1,468.80	468.80	7,344.00	2,344.00	14,688.00	4,688.00	3.45%
2004	Aug	73.44	23.44	110.16	35.16	146.88	46.88	293.76	93.76	734.40	234.40	1,468.80	468.80	7,344.00	2,344.00	14,688.00	4,688.00	3.42%
2004	Jul	73.44	23.44	110.16	35.16	146.88	46.88	293.76	93.76	734.40	234.40	1,468.80	468.80	7,344.00	2,344.00	14,688.00	4,688.00	3.40%
2004	Jun	73.44	23.44	110.16	35.16	146.88	46.88	293.76	93.76	734.40	234.40	1,468.80	468.80	7,344.00	2,344.00	14,688.00	4,688.00	3.37%
2004	May	73.60	23.60	110.40	35.40	147.20	47.20	294.40	94.40	736.00	236.00	1,472.00	472.00	7,360.00	2,360.00	14,720.00	4,720.00	3.37%
2004	Apr	74.98	24.98	112.47	37.47	149.96	49.96	299.92	99.92	749.80	249.80	1,499.60	499.60	7,498.00	2,498.00	14,996.00	4,996.00	3.50%
2004	Mar	74.98	24.98	112.47	37.47	149.96	49.96	299.92	99.92	749.80	249.80	1,499.60	499.60	7,498.00	2,498.00	14,996.00	4,996.00	3.48%
2004	Feb	74.98	24.98	112.47	37.47	149.96	49.96	299.92	99.92	749.80	249.80	1,499.60	499.60	7,498.00	2,498.00	14,996.00	4,996.00	3.45%
2004	Jan	74.98	24.98	112.47	37.47	149.96	49.96	299.92	99.92	749.80	249.80	1,499.60	499.60	7,498.00	2,498.00	14,996.00	4,996.00	3.43%
2003	Dec	74.98	24.98	112.47	37.47	149.96	49.96	299.92	99.92	749.80	249.80	1,499.60	499.60	7,498.00	2,498.00	14,996.00	4,996.00	3.41%
2003	Nov	75.14	25.14	112.71	37.71	150.28	50.28	300.56	100.56	751.40	251.40	1,502.80	502.80	7,514.00	2,514.00	15,028.00	5,028.00	3.40%
2003	Oct	76.78	26.78	115.17	40.17	153.56	53.56	307.12	107.12	767.80	267.80	1,535.60	535.60	7,678.00	2,678.00	15,356.00	5,356.00	3.56%
2003	Sep	76.78	26.78	115.17	40.17	153.56	53.56	307.12	107.12	767.80	267.80	1,535.60	535.60	7,678.00	2,678.00	15,356.00	5,356.00	3.53%
2003	Aug	76.78	26.78	115.17	40.17	153.56	53.56	307.12	107.12	767.80	267.80	1,535.60	535.60	7,678.00	2,678.00	15,356.00	5,356.00	3.51%
2003	Jul	76.78	26.78	115.17	40.17	153.56	53.56	307.12	107.12	767.80	267.80	1,535.60	535.60	7,678.00	2,678.00	15,356.00	5,356.00	3.48%
2003	Jun	76.78	26.78	115.17	40.17	153.56	53.56	307.12	107.12	767.80	267.80	1,535.60	535.60	7,678.00	2,678.00	15,356.00	5,356.00	3.46%
2003	May	76.94	26.94	115.41	40.41	153.88	53.88	307.76	107.76	769.40	269.40	1,538.80	538.80	7,694.00	2,694.00	15,388.00	5,388.00	3.45%
2003	Apr	82.86	32.86	124.29	49.29	165.72	65.72	331.44	131.44	828.60	328.60	1,657.20	657.20	8,286.00	3,286.00	16,572.00	6,572.00	4.03%
2003	Mar	82.86	32.86	124.29	49.29	165.72	65.72	331.44	131.44	828.60	328.60	1,657.20	657.20	8,286.00	3,286.00	16,572.00	6,572.00	4.00%
2003	Feb	82.86	32.86	124.29	49.29	165.72	65.72	331.44	131.44	828.60	328.60	1,657.20	657.20	8,286.00	3,286.00	16,572.00	6,572.00	3.98%
2003	Jan	82.86	32.86	124.29	49.29	165.72	65.72	331.44	131.44	828.60	328.60	1,657.20	657.20	8,286.00	3,286.00	16,572.00	6,572.00	3.95%

**SERIES I**

**DECEMBER 2015**

**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
2002	Dec	82.86	32.86	124.29	49.29	165.72	65.72	331.44	131.44	828.60	328.60	1,657.20	657.20	8,286.00	3,286.00	16,572.00	6,572.00	3.92%
2002	Nov	83.08	33.08	124.62	49.62	166.16	66.16	332.32	132.32	830.80	330.80	1,661.60	661.60	8,308.00	3,308.00	16,616.00	6,616.00	3.92%
2002	Oct	88.12	38.12	132.18	57.18	176.24	76.24	352.48	152.48	881.20	381.20	1,762.40	762.40	8,812.00	3,812.00	17,624.00	7,624.00	4.35%
2002	Sep	88.14	38.14	132.21	57.21	176.28	76.28	352.56	152.56	881.40	381.40	1,762.80	762.80	8,814.00	3,814.00	17,628.00	7,628.00	4.30%
2002	Aug	88.18	38.18	132.27	57.27	176.36	76.36	352.72	152.72	881.80	381.80	1,763.60	763.60	8,818.00	3,818.00	17,636.00	7,636.00	4.30%
2002	Jul	88.20	38.20	132.30	57.30	176.40	76.40	352.80	152.80	882.00	382.00	1,764.00	764.00	8,820.00	3,820.00	17,640.00	7,640.00	4.28%
2002	Jun	88.22	38.22	132.33	57.33	176.44	76.44	352.88	152.88	882.20	382.20	1,764.40	764.40	8,822.00	3,822.00	17,644.00	7,644.00	4.25%
2002	May	88.48	38.48	132.72	57.72	176.96	76.96	353.92	153.92	884.80	384.80	1,769.60	769.60	8,848.00	3,848.00	17,696.00	7,696.00	4.25%
2002	Apr	90.04	40.04	135.06	60.06	180.08	80.08	360.16	160.16	900.40	400.40	1,800.80	800.80	9,004.00	4,004.00	18,008.00	8,008.00	4.35%
2002	Mar	90.06	40.06	135.09	60.09	180.12	80.12	360.24	160.24	900.60	400.60	1,801.20	801.20	9,006.00	4,006.00	18,012.00	8,012.00	4.33%
2002	Feb	90.10	40.10	135.15	60.15	180.20	80.20	360.40	160.40	901.00	401.00	1,802.00	802.00	9,010.00	4,010.00	18,020.00	8,020.00	4.30%
2002	Jan	90.12	40.12	135.18	60.18	180.24	80.24	360.48	160.48	901.20	401.20	1,802.40	802.40	9,012.00	4,012.00	18,024.00	8,024.00	4.28%
2001	Dec	90.16	40.16	135.24	60.24	180.32	80.32	360.64	160.64	901.60	401.60	1,803.20	803.20	9,016.00	4,016.00	18,032.00	8,032.00	4.26%
2001	Nov	90.42	40.42	135.63	60.63	180.84	80.84	361.68	161.68	904.20	404.20	1,808.40	808.40	9,042.00	4,042.00	18,084.00	8,084.00	4.25%
2001	Oct	105.60	55.60	158.40	83.40	211.20	111.20	422.40	222.40	1,056.00	556.00	2,112.00	1,112.00	10,560.00	5,560.00	21,120.00	11,120.00	5.35%
2001	Sep	105.72	55.72	158.58	83.58	211.44	111.44	422.88	222.88	1,057.20	557.20	2,114.40	1,114.40	10,572.00	5,572.00	21,144.00	11,144.00	5.32%
2001	Aug	105.84	55.84	158.76	83.76	211.68	111.68	423.36	223.36	1,058.40	558.40	2,116.80	1,116.80	10,584.00	5,584.00	21,168.00	11,168.00	5.30%
2001	Jul	105.96	55.96	158.94	83.94	211.92	111.92	423.84	223.84	1,059.60	559.60	2,119.20	1,119.20	10,596.00	5,596.00	21,192.00	11,192.00	5.28%
2001	Jun	106.08	56.08	159.12	84.12	212.16	112.16	424.32	224.32	1,060.80	560.80	2,121.60	1,121.60	10,608.00	5,608.00	21,216.00	11,216.00	5.26%
2001	May	106.48	56.48	159.72	84.72	212.96	112.96	425.92	225.92	1,064.80	564.80	2,129.60	1,129.60	10,648.00	5,648.00	21,296.00	11,296.00	5.25%
2001	Apr	115.06	65.06	172.59	97.59	230.12	130.12	460.24	260.24	1,150.60	650.60	2,301.20	1,301.20	11,506.00	6,506.00	23,012.00	13,012.00	5.76%
2001	Mar	115.22	65.22	172.83	97.83	230.44	130.44	460.88	260.88	1,152.20	652.20	2,304.40	1,304.40	11,522.00	6,522.00	23,044.00	13,044.00	5.74%
2001	Feb	115.40	65.40	173.10	98.10	230.80	130.80	461.60	261.60	1,154.00	654.00	2,308.00	1,308.00	11,540.00	6,540.00	23,080.00	13,080.00	5.72%
2001	Jan	115.56	65.56	173.34	98.34	231.12	131.12	462.24	262.24	1,155.60	655.60	2,311.20	1,311.20	11,556.00	6,556.00	23,112.00	13,112.00	5.70%
2000	Dec	115.74	65.74	173.61	98.61	231.48	131.48	462.96	262.96	1,157.40	657.40	2,314.80	1,314.80	11,574.00	6,574.00	23,148.00	13,148.00	5.67%
2000	Nov	116.22	66.22	174.33	99.33	232.44	132.44	464.88	264.88	1,162.20	662.20	2,324.40	1,324.40	11,622.00	6,622.00	23,244.00	13,244.00	5.67%
2000	Oct	122.72	72.72	184.08	109.08	245.44	145.44	490.88	290.88	1,227.20	727.20	2,454.40	1,454.40	12,272.00	7,272.00	24,544.00	14,544.00	6.01%
2000	Sep	122.92	72.92	184.38	109.38	245.84	145.84	491.68	291.68	1,229.20	729.20	2,458.40	1,458.40	12,292.00	7,292.00	24,584.00	14,584.00	5.99%
2000	Aug	123.12	73.12	184.68	109.68	246.24	146.24	492.48	292.48	1,231.20	731.20	2,462.40	1,462.40	12,312.00	7,312.00	24,624.00	14,624.00	5.96%
2000	Jul	123.32	73.32	184.98	109.98	246.64	146.64	493.28	293.28	1,233.20	733.20	2,466.40	1,466.40	12,332.00	7,332.00	24,664.00	14,664.00	5.94%
2000	Jun	123.52	73.52	185.28	110.28	247.04	147.04	494.08	294.08	1,235.20	735.20	2,470.40	1,470.40	12,352.00	7,352.00	24,704.00	14,704.00	5.92%
2000	May	124.04	74.04	186.06	111.06	248.08	148.08	496.16	296.16	1,240.40	740.40	2,480.80	1,480.80	12,404.00	7,404.00	24,808.00	14,808.00	5.92%
2000	Apr	123.38	73.38	185.07	110.07	246.76	146.76	493.52	293.52	1,233.80	733.80	2,467.60	1,467.60	12,338.00	7,338.00	24,676.00	14,676.00	5.85%
2000	Mar	123.56	73.56	185.34	110.34	247.12	147.12	494.24	294.24	1,235.60	735.60	2,471.20	1,471.20	12,356.00	7,356.00	24,712.00	14,712.00	5.83%
2000	Feb	123.74	73.74	185.61	110.61	247.48	147.48	494.96	294.96	1,237.40	737.40	2,474.80	1,474.80	12,374.00	7,374.00	24,748.00	14,748.00	5.81%
2000	Jan	123.92	73.92	185.88	110.88	247.84	147.84	495.68	295.68	1,239.20	739.20	2,478.40	1,478.40	12,392.00	7,392.00	24,784.00	14,784.00	5.78%

**SERIES I****DECEMBER 2015**

## REDEMPTION VALUES AND INTEREST EARNED

### SERIES I

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
1999	Dec	124.10	74.10	186.15	111.15	248.20	148.20	496.40	296.40	1,241.00	741.00	2,482.00	1,482.00	12,410.00	7,410.00	24,820.00	14,820.00	5.76%
1999	Nov	124.60	74.60	186.90	111.90	249.20	149.20	498.40	298.40	1,246.00	746.00	2,492.00	1,492.00	12,460.00	7,460.00	24,920.00	14,920.00	5.76%
1999	Oct	124.70	74.70	187.05	112.05	249.40	149.40	498.80	298.80	1,247.00	747.00	2,494.00	1,494.00	12,470.00	7,470.00	24,940.00	14,940.00	5.73%
1999	Sep	124.88	74.88	187.32	112.32	249.76	149.76	499.52	299.52	1,248.80	748.80	2,497.60	1,497.60	12,488.00	7,488.00	24,976.00	14,976.00	5.71%
1999	Aug	125.06	75.06	187.59	112.59	250.12	150.12	500.24	300.24	1,250.60	750.60	2,501.20	1,501.20	12,506.00	7,506.00	25,012.00	15,012.00	5.69%
1999	Jul	125.22	75.22	187.83	112.83	250.44	150.44	500.88	300.88	1,252.20	752.20	2,504.40	1,504.40	12,522.00	7,522.00	25,044.00	15,044.00	5.67%
1999	Jun	125.40	75.40	188.10	113.10	250.80	150.80	501.60	301.60	1,254.00	754.00	2,508.00	1,508.00	12,540.00	7,540.00	25,080.00	15,080.00	5.65%
1999	May	125.90	75.90	188.85	113.85	251.80	151.80	503.60	303.60	1,259.00	759.00	2,518.00	1,518.00	12,590.00	7,590.00	25,180.00	15,180.00	5.65%
1999	Apr	127.92	77.92	191.88	116.88	255.84	155.84			1,279.20	779.20	2,558.40	1,558.40	12,792.00	7,792.00			5.72%
1999	Mar	128.10	78.10	192.15	117.15	256.20	156.20			1,281.00	781.00	2,562.00	1,562.00	12,810.00	7,810.00			5.70%
1999	Feb	128.26	78.26	192.39	117.39	256.52	156.52			1,282.60	782.60	2,565.20	1,565.20	12,826.00	7,826.00			5.68%
1999	Jan	128.44	78.44	192.66	117.66	256.88	156.88			1,284.40	784.40	2,568.80	1,568.80	12,844.00	7,844.00			5.66%
1998	Dec	128.62	78.62	192.93	117.93	257.24	157.24			1,286.20	786.20	2,572.40	1,572.40	12,862.00	7,862.00			5.64%
1998	Nov	129.14	79.14	193.71	118.71	258.28	158.28			1,291.40	791.40	2,582.80	1,582.80	12,914.00	7,914.00			5.63%
1998	Oct	132.74	82.74	199.11	124.11	265.48	165.48			1,327.40	827.40	2,654.80	1,654.80	13,274.00	8,274.00			5.77%
1998	Sep	132.94	82.94	199.41	124.41	265.88	165.88			1,329.40	829.40	2,658.80	1,658.80	13,294.00	8,294.00			5.75%

### SERIES I

## DECEMBER 2015

