

# The 2023 Robert Keebler Chart Bundle PREVIEW ALL SIXTEEN CHARTS

Below you will find a preview of each of the 16 charts included in the 2023 Robert Keebler Chart Bundle.

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## Section 199A Chart 2023

### FRONT

#### Understanding § 199A Qualified Business Income

**TERMS**

**Qualified Business Income:** The qualified business income (QBI) is the net income, gain, deduction, and loss from a qualified business, as determined by the taxpayer, and is subject to the limitations on the amount of QBI that can be deducted.

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### BACK

#### Understanding § 199A Qualified Business Income

**§ 199A Examples**

1. John has a sole proprietorship business that has a net income of \$100,000. He has a \$10,000 deduction for state and local taxes. His QBI is \$90,000.
2. John has a sole proprietorship business that has a net income of \$100,000. He has a \$10,000 deduction for state and local taxes. His QBI is \$90,000.
3. John has a sole proprietorship business that has a net income of \$100,000. He has a \$10,000 deduction for state and local taxes. His QBI is \$90,000.
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**2022 Thresholds**

**Married Filing Jointly**

- Threshold Amount: \$165,000
- Phase-in Amount: \$100,000
- Phase-out Amount: \$100,000
- Threshold Amount: \$165,000
- Phase-in Amount: \$100,000
- Phase-out Amount: \$100,000

**Other Taxpayers**

- Threshold Amount: \$100,000
- Phase-in Amount: \$50,000
- Phase-out Amount: \$50,000
- Threshold Amount: \$100,000
- Phase-in Amount: \$50,000
- Phase-out Amount: \$50,000

## Top 10 Tax Planning Ideas for 2023 Chart

### FRONT

#### Robert S. Keebler, CPA/PFS, MST, AEP: The Top 10 Tax Planning Ideas

**Top 10 Tax Planning Ideas**

1. **Harvesting Capital Gains:** Harvesting capital gains can be a powerful tool to reduce your overall tax liability. It allows you to realize capital gains at a lower rate than ordinary income.
2. **3.8% MIT:** The 3.8% Net Investment Tax (MIT) is a new tax on net investment income. It applies to individuals with a modified adjusted gross income (MAGI) of \$250,000 or more for single filers and \$330,000 or more for married couples filing jointly.
3. **Gain Harvesting Return on Investment (after-tax):** This strategy involves harvesting capital gains and reinvesting them in a tax-advantaged account, such as a Roth IRA, to avoid paying taxes on the gains.
4. **Charitable Deductions:** Charitable deductions can be a powerful tool to reduce your overall tax liability. It allows you to deduct the value of your charitable contributions from your taxable income.
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### BACK

#### Robert S. Keebler, CPA/PFS, MST, AEP: The Top 10 Tax Planning Ideas for 2023

**Both IRA Conversions: 10 Reasons to Convert**

1. **Retirement Savings:** Converting your IRA to a Roth IRA can provide a significant tax benefit. It allows you to pay taxes on the converted amount now, but the money grows tax-free and can be withdrawn tax-free in retirement.
2. **Charitable Deductions:** Charitable deductions can be a powerful tool to reduce your overall tax liability. It allows you to deduct the value of your charitable contributions from your taxable income.
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**Married Filing Jointly Key Threshold Amounts**

Income	12%	22%	24%	32%	35%	37%
\$22,000	\$2,640	\$4,840	\$5,280	\$7,040	\$7,700	\$8,140
\$58,940	\$7,073	\$12,868	\$13,824	\$18,208	\$19,925	\$20,968
\$95,000	\$11,400	\$20,664	\$22,000	\$28,800	\$31,500	\$33,000
\$125,000	\$15,000	\$27,700	\$29,400	\$38,800	\$42,000	\$43,800
\$158,000	\$18,960	\$35,264	\$37,200	\$48,960	\$53,100	\$55,560
\$192,000	\$23,040	\$43,776	\$46,080	\$60,480	\$65,400	\$68,400
\$220,000	\$26,400	\$51,936	\$54,720	\$71,360	\$77,100	\$80,640
\$250,000	\$30,000	\$60,600	\$64,080	\$83,200	\$90,000	\$94,200
\$280,000	\$33,600	\$69,264	\$73,440	\$95,360	\$103,500	\$108,000
\$310,000	\$37,200	\$77,928	\$82,560	\$107,520	\$116,550	\$121,440
\$340,000	\$40,800	\$86,592	\$91,200	\$119,680	\$129,600	\$134,880
\$370,000	\$44,160	\$95,136	\$100,320	\$131,840	\$141,600	\$147,360
\$400,000	\$47,520	\$103,680	\$109,440	\$144,000	\$154,500	\$160,800
\$430,000	\$50,880	\$112,224	\$118,560	\$156,160	\$166,500	\$173,280
\$460,000	\$54,240	\$120,768	\$127,680	\$168,320	\$178,500	\$185,680
\$490,000	\$57,600	\$129,312	\$136,800	\$180,480	\$190,500	\$198,240
\$520,000	\$60,960	\$137,856	\$145,920	\$192,640	\$202,500	\$210,720
\$550,000	\$64,320	\$146,400	\$155,040	\$204,800	\$214,500	\$223,200
\$580,000	\$67,680	\$154,944	\$164,160	\$216,960	\$226,500	\$235,680
\$610,000	\$71,040	\$163,488	\$173,280	\$229,120	\$238,500	\$248,160
\$640,000	\$74,400	\$172,032	\$182,400	\$241,280	\$250,500	\$260,160
\$670,000	\$77,760	\$180,576	\$191,520	\$253,440	\$262,500	\$272,160
\$700,000	\$81,120	\$189,120	\$200,640	\$265,600	\$274,500	\$284,160
\$730,000	\$84,480	\$197,664	\$209,760	\$277,760	\$286,500	\$296,160
\$760,000	\$87,840	\$206,208	\$218,880	\$289,920	\$298,500	\$308,160
\$790,000	\$91,200	\$214,752	\$228,000	\$302,080	\$310,500	\$320,160
\$820,000	\$94,560	\$223,296	\$237,120	\$314,240	\$322,500	\$332,160
\$850,000	\$97,920	\$231,840	\$246,240	\$326,400	\$334,500	\$344,160
\$880,000	\$101,280	\$240,384	\$255,360	\$338,560	\$346,500	\$356,160
\$910,000	\$104,640	\$248,928	\$264,480	\$350,720	\$358,500	\$368,160
\$940,000	\$108,000	\$257,472	\$273,600	\$362,880	\$370,500	\$380,160
\$970,000	\$111,360	\$266,016	\$282,720	\$375,040	\$382,500	\$392,160
\$1,000,000	\$114,720	\$274,560	\$291,840	\$387,200	\$394,500	\$404,160
\$1,030,000	\$118,080	\$283,104	\$300,960	\$399,360	\$406,500	\$416,160
\$1,060,000	\$121,440	\$291,648	\$310,080	\$411,520	\$418,500	\$428,160
\$1,090,000	\$124,800	\$300,192	\$319,200	\$423,680	\$430,500	\$440,160
\$1,120,000	\$128,160	\$308,736	\$328,320	\$435,840	\$442,500	\$452,160
\$1,150,000	\$131,520	\$317,280	\$337,440	\$447,920	\$454,500	\$464,160
\$1,180,000	\$134,880	\$325,824	\$346,560	\$460,080	\$466,500	\$476,160
\$1,210,000	\$138,240	\$334,368	\$355,680	\$472,240	\$478,500	\$488,160
\$1,240,000	\$141,600	\$342,912	\$364,800	\$484,400	\$490,500	\$500,160
\$1,270,000	\$144,960	\$351,456	\$373,920	\$496,560	\$502,500	\$512,160
\$1,300,000	\$148,320	\$360,000	\$383,040	\$508,720	\$514,500	\$524,160
\$1,330,000	\$151,680	\$368,544	\$392,160	\$520,880	\$526,500	\$536,160
\$1,360,000	\$155,040	\$377,088	\$401,280	\$533,040	\$538,500	\$548,160
\$1,390,000	\$158,400	\$385,632	\$410,400	\$545,200	\$550,500	\$560,160
\$1,420,000	\$161,760	\$394,176	\$419,520	\$557,360	\$562,500	\$572,160
\$1,450,000	\$165,120	\$402,720	\$428,640	\$569,520	\$574,500	\$584,160
\$1,480,000	\$168,480	\$411,264	\$437,760	\$581,680	\$586,500	\$596,160
\$1,510,000	\$171,840	\$419,808	\$446,880	\$593,840	\$598,500	\$608,160
\$1,540,000	\$175,200	\$428,352	\$456,000	\$605,920	\$610,500	\$620,160
\$1,570,000	\$178,560	\$436,896	\$465,120	\$618,080	\$622,500	\$632,160
\$1,600,000	\$181,920	\$445,440	\$474,240	\$630,240	\$634,500	\$644,160
\$1,630,000	\$185,280	\$453,984	\$483,360	\$642,400	\$646,500	\$656,160
\$1,660,000	\$188,640	\$462,528	\$492,480	\$654,560	\$658,500	\$668,160
\$1,690,000	\$192,000	\$471,072	\$501,600	\$666,720	\$670,500	\$680,160
\$1,720,000	\$195,360	\$479,616	\$510,720	\$678,880	\$682,500	\$692,160
\$1,750,000	\$198,720	\$488,160	\$519,840	\$691,040	\$694,500	\$704,160
\$1,780,000	\$202,080	\$496,704	\$528,960	\$703,200	\$706,500	\$716,160
\$1,810,000	\$205,440	\$505,248	\$538,080	\$715,360	\$718,500	\$728,160
\$1,840,000	\$208,800	\$513,792	\$547,200	\$727,520	\$730,500	\$740,160
\$1,870,000	\$212,160	\$522,336	\$556,320	\$739,680	\$742,500	\$752,160
\$1,900,000	\$215,520	\$530,880	\$565,440	\$751,840	\$754,500	\$764,160
\$1,930,000	\$218,880	\$539,424	\$574,560	\$763,920	\$766,500	\$776,160
\$1,960,000	\$222,240	\$547,968	\$583,680	\$776,080	\$778,500	\$788,160
\$1,990,000	\$225,600	\$556,512	\$592,800	\$788,240	\$790,500	\$800,160
\$2,020,000	\$228,960	\$565,056	\$601,920	\$800,400	\$802,500	\$812,160
\$2,050,000	\$232,320	\$573,600	\$611,040	\$812,560	\$814,500	\$824,160
\$2,080,000	\$235,680	\$582,144	\$620,160	\$824,720	\$826,500	\$836,160
\$2,110,000	\$239,040	\$590,688	\$629,280	\$836,880	\$838,500	\$848,160
\$2,140,000	\$242,400	\$599,232	\$638,400	\$849,040	\$850,500	\$860,160
\$2,170,000	\$245,760	\$607,776	\$647,520	\$861,200	\$862,500	\$872,160
\$2,200,000	\$249,120	\$616,320	\$656,640	\$873,360	\$874,500	\$884,160
\$2,230,000	\$252,480	\$624,864	\$665,760	\$885,520	\$886,500	\$896,160
\$2,260,000	\$255,840	\$633,408	\$674,880	\$897,680	\$898,500	\$908,160
\$2,290,000	\$259,200	\$641,952	\$684,000	\$909,840	\$900,500	\$920,160
\$2,320,000	\$262,560	\$650,496	\$693,120	\$921,920	\$912,500	\$932,160
\$2,350,000	\$265,920	\$659,040	\$702,240	\$934,080	\$924,500	\$944,160
\$2,380,000	\$269,280	\$667,584	\$711,360	\$946,240	\$936,500	\$956,160
\$2,410,000	\$272,640	\$676,128	\$720,480	\$958,400	\$948,500	\$968,160
\$2,440,000	\$276,000	\$684,672	\$729,600	\$970,560	\$960,500	\$980,160
\$2,470,000	\$279,360	\$693,216	\$738,720	\$982,720	\$972,500	\$992,160
\$2,500,000	\$282,720	\$701,760	\$747,840	\$994,880	\$984,500	\$1,004,160
\$2,530,000	\$286,080	\$710,304	\$756,960	\$1,007,040	\$996,500	\$1,016,160
\$2,560,000	\$289,440	\$718,848	\$766,080	\$1,019,200	\$1,008,500	\$1,028,160
\$2,590,000	\$292,800	\$727,392	\$775,200	\$1,031,360	\$1,020,500	\$1,040,160
\$2,620,000	\$296,160	\$735,936	\$784,320	\$1,043,520	\$1,032,500	\$1,052,160
\$2,650,000	\$299,520	\$744,480	\$793,440	\$1,055,680	\$1,044,500	\$1,064,160
\$2,680,000	\$302,880	\$753,024	\$802,560	\$1,067,840	\$1,056,500	\$1,076,160
\$2,710,000	\$306,240	\$761,568	\$811,680	\$1,079,920	\$1,068,500	\$1,088,160
\$2,740,000	\$309,600					

# 75 Best Income Tax Strategies in 2023 Chart

## FRONT

### Robert S. Keebler, CPA/PFS, MST, AEP

#### 75 BEST INCOME TAX STRATEGIES IN 2023 FOR FINANCIAL PROFESSIONALS TO GENERATE TAX ALPHA™

There are currently seven different ordinary income tax brackets – 10%, 12%, 22%, 24%, 32%, 35%, and 37%, and three different capital gains tax brackets – 0%, 15%, and 20%. Furthermore, 83% of all taxpayers are in the 10%, 12%, and 22% brackets. For example, high income taxpayers will be subject to a 40.8% tax rate on ordinary investment income and a 23.8% tax rate on long-term capital gains.

The increased value created by using the tax-saving strategies we'll refer to as "Tax Alpha." Put another way, it's your after-tax excess return minus your pre-tax returns based on the appropriate benchmarks. Research indicates that many portfolios don't consistently beat their benchmarks on a pre-tax basis, often producing negative alpha on an after-tax basis. That's why creating Tax Alpha is important.

**IRA AND ROTH IRA STRATEGIES**

1. Both IRA conversions to "Roth ladder"
2. Both IRA conversions by asset class
3. Both IRA conversions when basis exists
4. Both IRAs (ladder) conversions
5. Both IRAs (ladder) conversions to "Roth ladder"
6. Asset transfers with both IRAs and Roth IRAs
7. Making IRA and Roth IRA distributions in January rather than December
8. IRA distributions by "Roth ladder"
9. Carefully planning for pre-age 59½ distributions

**CHARITABLE CONTRIBUTION STRATEGIES**

10. Consider the 30% cap on charitable deductions
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## BACK

**STOCK OPTION STRATEGIES**

31. Consider the 30% cap on charitable deductions
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75. Consider the 30% cap on charitable deductions

# Generation Skipping Transfer Tax 2023 Chart

## FRONT

### Generation Skipping Transfer (GST) Tax

**Dynasty Trust Overview of Technique**

A Dynasty Trust is a type of trust that benefits multiple generations where none of the assets held by the trust are included in an estate. The grantor's taxable estate or any of the beneficiaries' taxable estates. If the grantor allocates all or a portion of his/her GST exemption (\$12.06 million in 2023) to the estate transfer, none of the transfer will be subject to GST tax either in the current year or in future years.

Assets of Estate at Each Generation Level			
Assets of Grantor	\$ 10,000,000	\$ 10,000,000	\$ 10,000,000
Assets of First Generation	\$ 4,000,000	\$ 4,000,000	\$ 4,000,000
Assets of Second Generation	\$ 6,000,000	\$ 6,000,000	\$ 6,000,000
Assets of Third Generation	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000
Assets of Fourth Generation	\$ 4,000,000	\$ 4,000,000	\$ 4,000,000
Assets of Fifth Generation	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000
Assets of Sixth Generation	\$ 4,000,000	\$ 4,000,000	\$ 4,000,000
Assets of Seventh Generation	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000
Assets of Eighth Generation	\$ 4,000,000	\$ 4,000,000	\$ 4,000,000
Assets of Ninth Generation	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000
Assets of Tenth Generation	\$ 4,000,000	\$ 4,000,000	\$ 4,000,000
Assets of Eleventh Generation	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000
Assets of Twelfth Generation	\$ 4,000,000	\$ 4,000,000	\$ 4,000,000
Assets of Thirteenth Generation	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000
Assets of Fourteenth Generation	\$ 4,000,000	\$ 4,000,000	\$ 4,000,000
Assets of Fifteenth Generation	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000
Assets of Sixteenth Generation	\$ 4,000,000	\$ 4,000,000	\$ 4,000,000
Assets of Seventeenth Generation	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000
Assets of Eighteenth Generation	\$ 4,000,000	\$ 4,000,000	\$ 4,000,000
Assets of Nineteenth Generation	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000
Assets of Twentieth Generation	\$ 4,000,000	\$ 4,000,000	\$ 4,000,000

## BACK

### Quick Guide to Generation Skipping Transfer (GST) Tax

**GST Issues**

1. GST tax exemption in 2023
2. GST tax exemption in 2023
3. GST tax exemption in 2023
4. GST tax exemption in 2023
5. GST tax exemption in 2023
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71. GST tax exemption in 2023
72. GST tax exemption in 2023
73. GST tax exemption in 2023
74. GST tax exemption in 2023
75. GST tax exemption in 2023

# DrawDown Strategies 2023 Chart

## FRONT

### Robert S. Keebler, CPA/PFS, MST, AEP: Tax-Efficient DrawDown Strategies

**2023 Income Tax Brackets**

Single	Married Joint	Married Separate	Head of Household
10%	\$19,000	\$19,000	\$14,100
12%	\$19,001 - \$37,000	\$19,001 - \$37,000	\$14,101 - \$20,700
22%	\$37,001 - \$89,000	\$37,001 - \$89,000	\$20,701 - \$31,900
24%	\$89,001 - \$103,000	\$89,001 - \$103,000	\$31,901 - \$40,800
32%	\$103,001 - \$179,000	\$103,001 - \$179,000	\$40,801 - \$54,000
35%	\$179,001 - \$231,000	\$179,001 - \$231,000	\$54,001 - \$73,000
37%	\$231,001 - \$500,000	\$231,001 - \$500,000	\$73,001 - \$115,000
37%	\$500,001 - \$1,000,000	\$500,001 - \$1,000,000	\$115,001 - \$182,000
37%	\$1,000,001 - \$5,000,000	\$1,000,001 - \$5,000,000	\$182,001 - \$518,000
37%	\$5,000,001 - \$10,000,000	\$5,000,001 - \$10,000,000	\$518,001 - \$1,000,000
37%	\$10,000,001 - \$50,000,000	\$10,000,001 - \$50,000,000	\$1,000,001 - \$5,000,000
37%	\$50,000,001 - \$1,000,000,000	\$50,000,001 - \$1,000,000,000	\$5,000,001 - \$10,000,000

**Three Main Types of Retirement Investment Accounts**

1. Double investment accounts – income generated within the account (i.e., interest, dividends, capital gains, etc.) is taxed once per year for the account owner.
2. Tax-deferred investment accounts (i.e., traditional IRA, 401(k), 403(b), 529, etc.) – income generated within the account is not taxed until distributions are taken from the account.
3. Tax-free investment accounts (i.e., Roth IRA, 529, etc.) – income generated within the account is not taxed until distributions are taken from the account.

**Top Ten Tax-Efficient Retirement Portfolio Strategies**

1. Capital loss harvesting
2. Tax-loss harvesting
3. Tax-loss harvesting
4. Tax-loss harvesting
5. Tax-loss harvesting
6. Tax-loss harvesting
7. Tax-loss harvesting
8. Tax-loss harvesting
9. Tax-loss harvesting
10. Tax-loss harvesting

## BACK

### Robert S. Keebler, CPA/PFS, MST, AEP: Tax Asset Classes

**Taxable Income**

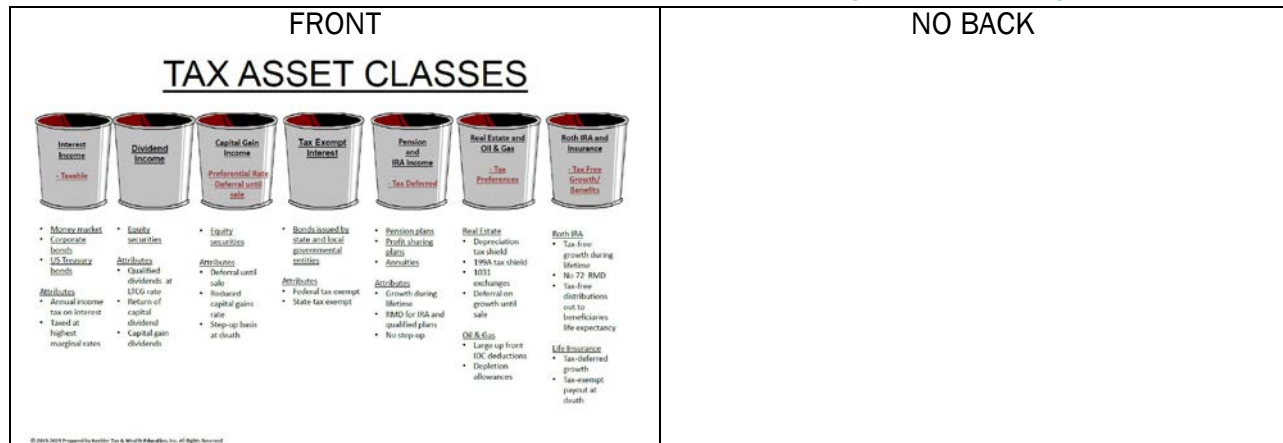
**Tax-Deferred Income**

**Tax-Free Income**

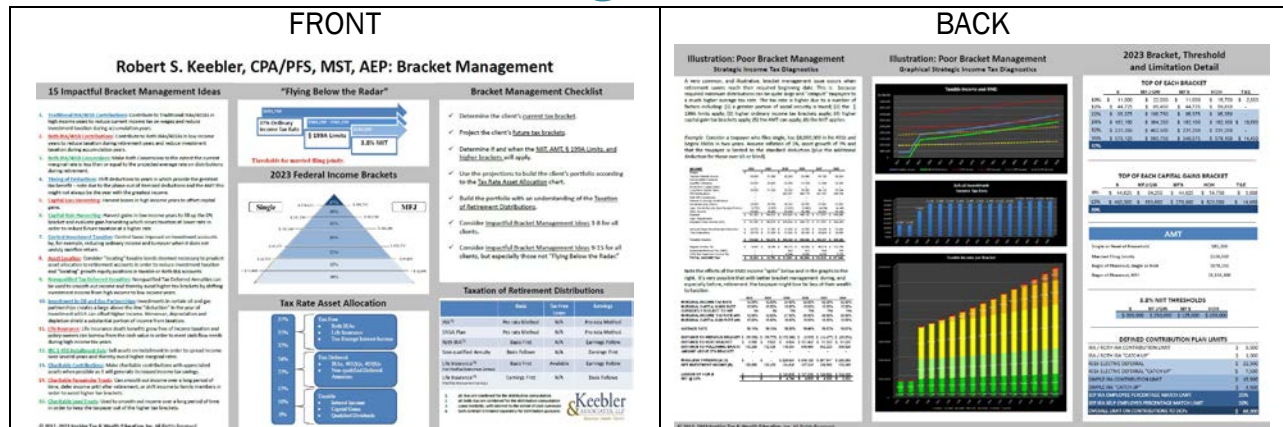
**Key DrawDown Concepts**

1. Tax structure – Determining the "optimum" mix of taxable investments, tax-deferred investments and tax-free investments (i.e., where should retirement savings be invested?)
2. Tax-sensitive asset allocation – Asset allocation done on an after-tax basis
3. Asset location – How investments should be placed across taxable accounts, tax-deferred accounts and tax-exempt accounts to create tax advantages
4. Tax bracket management – Short-term timing of income and expenses on a year-by-year basis to avoid the highest marginal income tax rates over the long term
5. Tax Alpha – The improvement in portfolio returns produced by efficient income tax management

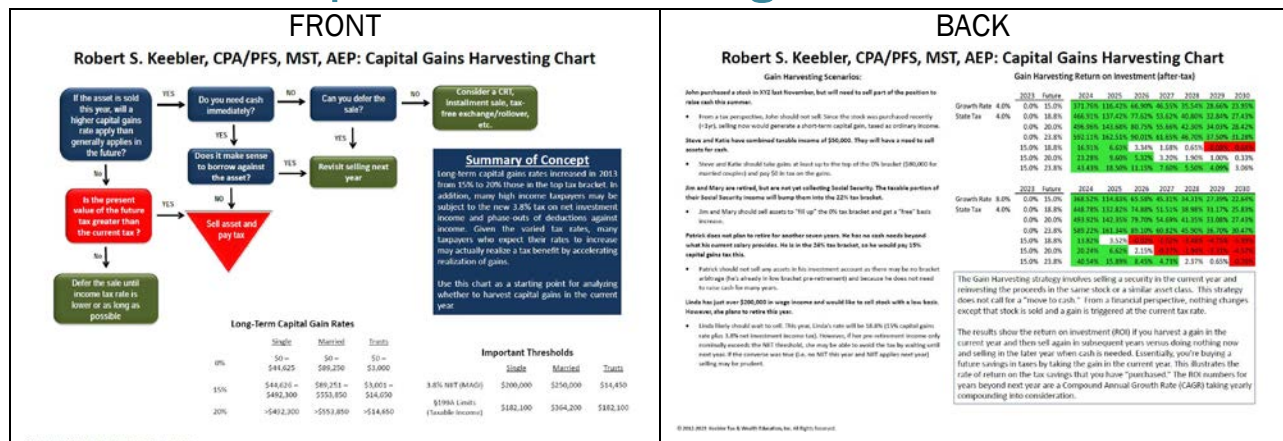
## Tax Asset Classes Chart 2023 (one-sided)



## Bracket Management 2023 Chart



## Capital Gains Harvesting 2023 Chart



# Applying the 3.8% Net Investment Income Tax Chart

## FRONT

### Robert S. Keebler, CPA/PFS, MST, AEP: The 3.8% NIIT

**Threshold Amounts**

Single Person \$200,000  
Married Couple \$250,000  
Trust or Estate - 2022 \$13,450  
Trust or Estate - 2023 \$14,450

**MAGI**  
Adjusted gross income (Form 1040, Line 11)  
PLUS Net foreign earned income exclusion

**Net Investment Income (NII)**  
• Interest  
• Dividends  
• Annuity Distributions  
• Rents  
• Royalties  
• Income derived from passive activities  
• Net capital gain derived from the disposition of property

**Strategies for Reducing MAGI**  
• Roth IRAs  
• Charitable Remainder Trusts (CRTs)  
• Non-grantor Charitable Lead Trusts (CLUTs)  
• Investment Sales  
• Change filing status

**Flowchart:**

Is MAGI above the threshold amount?   
 Yes → The NIIT does not apply.   
 No → The Tax is imposed on the lesser of:  
 1. The excess of - MAGI exceeding the Threshold Amount -OR-  
 2. Net Investment Income

Does MAGI or NII control?

**NIIT Worksheet - Does MAGI or NII Control?**

MAGI  
Less: Threshold Amount  
Excess over threshold (A)  
NII  
Less: of (A) or (B)  
Rate X 3.8%  
NIIT

**Strategies to Reduce NII & MAGI**  
• Low turnover strategies  
• Municipal bonds  
• Tax-deferred annuities  
• Life insurance  
• Rollover IRAs (see §401 Reg.)  
• Oil & gas investments  
• Choice of accounting year for established  
• Timing of estate/trust distributions

## BACK

### Robert S. Keebler, CPA/PFS, MST, AEP: The 3.8% NIIT

**Both IRA Conversions**

**Charitable Remainder Trusts**

**Explanation:**

Charitable remainder trusts are also exempt from the 3.8% NIIT. The 3.8% NIIT is imposed on the net investment income of the trust. The 3.8% NIIT is imposed on the net investment income of the trust. The 3.8% NIIT is imposed on the net investment income of the trust.

**Types of CRT Strategies:**

- Immediate Rule (Charitable Rule):** CRT is established in calendar year 1, and the net investment income is paid to the charity in year 1. The 3.8% NIIT is imposed on the net investment income of the trust in year 1.
- Delayed Rule (Charitable Rule):** CRT is established in calendar year 1, and the net investment income is paid to the charity in year 2. The 3.8% NIIT is imposed on the net investment income of the trust in year 2.
- Income Deferral Rule (Charitable Rule):** CRT is established in calendar year 1, and the net investment income is paid to the charity in year 2. The 3.8% NIIT is imposed on the net investment income of the trust in year 2.

# Understanding the Net Investment Income Tax 2023 Chart

## FRONT

### Robert S. Keebler, CPA/PFS, MST: Understanding the Net Investment Income Tax

**Statutory Overview**

1. Section 1411(a) imposes a 3.8% tax on the net investment income of an individual, estate, or trust.

2. The tax is imposed on the net investment income of the taxpayer.

3. The tax is imposed on the net investment income of the taxpayer.

**Investment Income and MAGI Strategies**

1. MAGI is adjusted gross income plus net foreign earned income exclusion.

2. MAGI is adjusted gross income plus net foreign earned income exclusion.

3. MAGI is adjusted gross income plus net foreign earned income exclusion.

**"Net Rules" Both Components**

Converting to a Roth today will reduce MAGI tomorrow - the "Net Rule"

Example: Don and Pat age 45s start "Roth conversions" of \$240,000 each year over the next 10 years. Their MAGI will be reduced by \$240,000 each year.

## BACK

### Robert S. Keebler, CPA/PFS, MST: Understanding the Net Investment Income Tax

#### Net Investment Income Tax Examples

**Example 1:** John, age 45, has \$100,000 of net investment income. His MAGI is \$200,000. The 3.8% NIIT is imposed on the net investment income of the trust.

**Example 2:** Mary, age 45, has \$100,000 of net investment income. Her MAGI is \$200,000. The 3.8% NIIT is imposed on the net investment income of the trust.

**Example 3:** Tom, age 45, has \$100,000 of net investment income. His MAGI is \$200,000. The 3.8% NIIT is imposed on the net investment income of the trust.

**Example 4:** John and Mary, age 45s, have \$100,000 of net investment income. Their MAGI is \$200,000. The 3.8% NIIT is imposed on the net investment income of the trust.

**Example 5:** John and Mary, age 45s, have \$100,000 of net investment income. Their MAGI is \$200,000. The 3.8% NIIT is imposed on the net investment income of the trust.

**Example 6:** John and Mary, age 45s, have \$100,000 of net investment income. Their MAGI is \$200,000. The 3.8% NIIT is imposed on the net investment income of the trust.

# IRA Payable to Trusts After the Secure Act 2023 (one-sided)

## FRONT

### IRA Payable to Trusts After the Secure Act

**Flowchart:**

Is the trust a qualified designated beneficiary?   
 Yes → Did the decedent die before 1987?   
 Yes → 5 Year Rule   
 No → Calculate using Uniform Single Life Table & Annual Rollover method

Is the Surviving Spouse a trust beneficiary?   
 Yes → Is the Surviving Spouse the only current trust beneficiary and is the trust a conduit trust?   
 Yes → 50% Rule Applies. Calculate using Single Life Table & Annual Rollover method

Is a Minor Child of the decedent a trust beneficiary?   
 Yes → 50% Rule Applies. Calculate using Single Life Table & Annual Rollover method

Is a Disabled or Chronically Ill person the only current trust beneficiary and any other interest in the trust contingent on death of the disabled or chronically ill person?   
 Yes → 50% Rule Applies. Calculate using Single Life Table & Annual Rollover method

**Flowchart:**

Is the decedent a 50% Rule beneficiary?   
 Yes → 50% Rule Applies. Calculate using Single Life Table & Annual Rollover method

Is the decedent a 50% Rule beneficiary?   
 Yes → 50% Rule Applies. Calculate using Single Life Table & Annual Rollover method

Is the decedent a 50% Rule beneficiary?   
 Yes → 50% Rule Applies. Calculate using Single Life Table & Annual Rollover method

**Flowchart:**

Is the decedent a 50% Rule beneficiary?   
 Yes → 50% Rule Applies. Calculate using Single Life Table & Annual Rollover method

Is the decedent a 50% Rule beneficiary?   
 Yes → 50% Rule Applies. Calculate using Single Life Table & Annual Rollover method

Is the decedent a 50% Rule beneficiary?   
 Yes → 50% Rule Applies. Calculate using Single Life Table & Annual Rollover method

## NO BACK

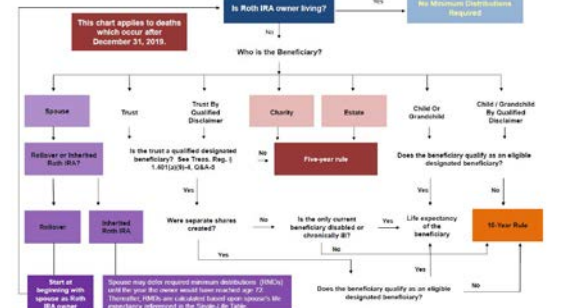
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## Roth IRA Distribution Flowchart 2023

FRONT

## Robert S. Keebler, CPA/PFS, MST, AEP: ROTH IRA DISTRIBUTION PLANNING DECISION-TREE



**BACK**

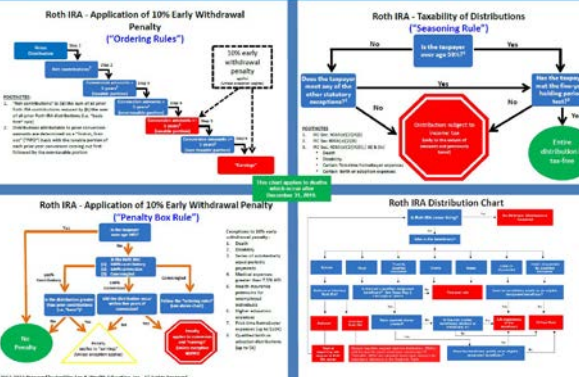
## Robert S. Keebler, CPA/PFS, MST, AEP: ROTH IRA SUMMARY

Inherited Spousal Beneficiary				Single Life Table			
Spouse may defer required minimum distributions (RMDs) until the year the owner would have reached age 71. Thereafter, RMDs are calculated based on the single life expectancy for the alternate age for the year of distribution and the single life table in § 4-2.2 of this Manual. (Reg. 1.401(d)-9, last sentence and the paragraph in Reg. 1.401(d)-9(b)(4)(ii).)				Age	Male	Age	Male
0	8.52	87	10.62	71	14.1	71	14.1
1	8.42	88	10.57	72	13.9	72	13.9
2	8.33	89	10.47	73	13.6	73	13.6
3	8.24	90	10.37	74	13.4	74	13.4
4	8.15	91	10.26	75	13.1	75	13.1
5	8.06	92	10.15	76	12.8	76	12.8
6	7.98	93	10.03	77	12.5	77	12.5
7	7.89	94	9.92	78	12.2	78	12.2
8	7.81	95	9.80	79	11.9	79	11.9
9	7.72	96	9.68	80	11.6	80	11.6
10	7.64	97	9.56	81	11.3	81	11.3
11	7.55	98	9.43	82	11.0	82	11.0
12	7.47	99	9.30	83	10.7	83	10.7
13	7.38	100	9.17	84	10.4	84	10.4
14	7.30	101	9.04	85	10.1	85	10.1
15	7.21	102	8.91	86	9.8	86	9.8
16	7.13	103	8.78	87	9.5	87	9.5
17	7.04	104	8.64	88	9.2	88	9.2
18	6.96	105	8.51	89	8.9	89	8.9
19	6.87	106	8.37	90	8.6	90	8.6
20	6.79	107	8.24	91	8.3	91	8.3
21	6.70	108	8.10	92	8.0	92	8.0
22	6.62	109	7.97	93	7.7	93	7.7
23	6.53	110	7.83	94	7.4	94	7.4
24	6.45	111	7.70	95	7.1	95	7.1
25	6.36	112	7.56	96	6.8	96	6.8
26	6.28	113	7.43	97	6.5	97	6.5
27	6.19	114	7.29	98	6.2	98	6.2
28	6.11	115	7.16	99	5.9	99	5.9
29	6.02	116	7.02	100	5.6	100	5.6
30	5.94	117	6.89	101	5.3	101	5.3
31	5.85	118	6.75	102	5.0	102	5.0
32	5.77	119	6.62	103	4.7	103	4.7
33	5.68	120	6.48	104	4.4	104	4.4
34	5.59	121	6.35	105	4.1	105	4.1
35	5.51	122	6.21	106	3.8	106	3.8
36	5.42	123	6.07	107	3.5	107	3.5
37	5.34	124	5.94	108	3.2	108	3.2
38	5.25	125	5.80	109	2.9	109	2.9
39	5.17	126	5.67	110	2.6	110	2.6
40	5.08	127	5.53	111	2.3	111	2.3
41	5.00	128	5.40	112	2.0	112	2.0
42	4.91	129	5.26	113	1.7	113	1.7
43	4.83	130	5.13	114	1.4	114	1.4
44	4.74	131	5.00	115	1.1	115	1.1
45	4.66	132	4.86	116	0.8	116	0.8
46	4.57	133	4.73	117	0.5	117	0.5
47	4.49	134	4.59	118	0.2	118	0.2
48	4.40	135	4.46	119	0.0	119	0.0
49	4.32	136	4.32	120	0.0	120	0.0
50	4.23	137	4.19	121	0.0	121	0.0
51	4.15	138	4.05	122	0.0	122	0.0
52	4.06	139	3.92	123	0.0	123	0.0
53	3.98	140	3.78	124	0.0	124	0.0
54							

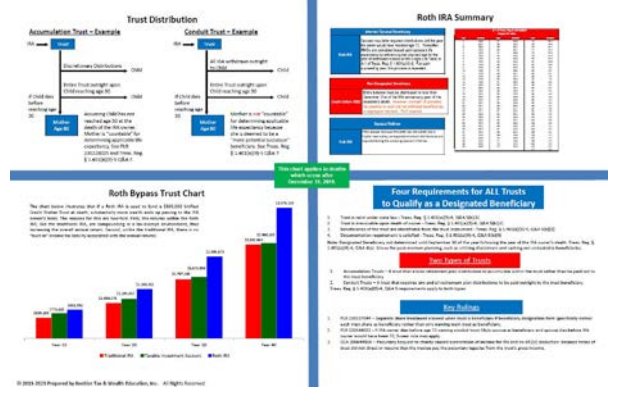
# The Roth IRA Quadrants Chart 2023

FRONT

## Robert S. Keebler, CPA/PFS, MST, AEP: Roth IRAs



[BACK](#)



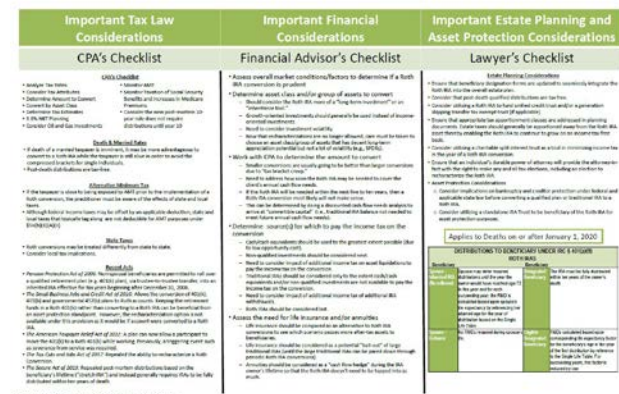
# Roth IRA Conversion Decision Chart 2023

FRONT

## Robert S. Keebler, CPA/PFS, MST, AEP: The Roth IRA Conversion Decision



[BACK](#)



# 2023 Individual Tax Rate Threshold "Cheat Sheet" 2023

# FRONT

Robert S. Keebler, CPA/PFS, MST, AEP

## 2023 Individual Tax Rate Threshold "Cheat Sheet"

2023 Ordinary Income Tax Brackets

### Single Taxpayer

Income	Rate
Not over \$10,250	10%
Over \$10,250 but not over \$41,775	12%
Over \$41,775 but not over \$89,075	22%
Over \$89,075 but not over \$145,500	24%
Over \$145,500 but not over \$231,250	32%
Over \$231,250 but not over \$500,000	35%
Over \$500,000	37%

### Married Filing Separately Taxpayer

Income	Rate
Not over \$10,250	10%
Over \$10,250 but not over \$41,775	12%
Over \$41,775 but not over \$89,075	22%
Over \$89,075 but not over \$145,500	24%
Over \$145,500 but not over \$231,250	32%
Over \$231,250 but not over \$500,000	35%
Over \$500,000	37%

### Married Filing Jointly Taxpayer

Income	Rate
Not over \$20,500	10%
Over \$20,500 but not over \$83,550	12%
Over \$83,550 but not over \$178,150	22%
Over \$178,150 but not over \$309,000	24%
Over \$309,000 but not over \$484,500	32%
Over \$484,500 but not over \$1,000,000	35%
Over \$1,000,000	37%

### Head of Household Taxpayer

Income	Rate
Not over \$13,850	10%
Over \$13,850 but not over \$43,000	12%
Over \$43,000 but not over \$87,000	22%
Over \$87,000 but not over \$131,000	24%
Over \$131,000 but not over \$200,000	32%
Over \$200,000 but not over \$500,000	35%
Over \$500,000	37%

# BACK

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## 2023 Individual Tax Rate Threshold "Cheat Sheet"

Long-Term Capital Gains Thresholds

### Married Filing Jointly Taxpayer

Income	Rate
Not over \$80,000	0%
Over \$80,000 but not over \$160,000	15%
Over \$160,000	20%

### Married Filing Separately Taxpayer

Income	Rate
Not over \$40,000	0%
Over \$40,000 but not over \$80,000	15%
Over \$80,000	20%

### Single Taxpayer

Income	Rate
Not over \$40,000	0%
Over \$40,000 but not over \$80,000	15%
Over \$80,000	20%

### Head of Household Taxpayer

Income	Rate
Not over \$20,000	0%
Over \$20,000 but not over \$40,000	15%
Over \$40,000	20%

Net Investment Income Tax & Additional Medicare Tax Threshold

Income	Rate
Not over \$125,000	0%
Over \$125,000 but not over \$250,000	3.8%
Over \$250,000	7.6%

### The Alternative Minimum Tax

Income	Rate
Not over \$112,500	0%
Over \$112,500 but not over \$225,000	26%
Over \$225,000	28%

### Threshold Amounts

Income	Rate
Not over \$125,000	0%
Over \$125,000 but not over \$250,000	3.8%
Over \$250,000	7.6%

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