

Tax Brackets for 2017	
Taxable income (i.e., income minus dedu	uctions and
exemptions) between:	
Married, joint	
\$0 - \$18,650 \$18,651	10%
\$18,651 – \$75,900 \$75,901 – \$153,100	15%
\$153,101 - \$133,100 \$153,101 - \$233,350	25% 28%
\$233,351 – \$416,700	33%
\$416,701 – \$470,700	35%
over \$470,700	39.6%
Single	
\$0 – \$9,325	10%
\$9,326 – \$37,950	15%
\$37,951 – \$91,900 \$01,001 - \$101,650	25%
\$91,901 – \$191,650 \$191,651 – \$416,700	28% 33%
\$416,701 - \$418,400	35%
over \$418,400	39.6%
Married, separate	
\$0 – \$9,325	10%
\$9,326 – \$37,950	15%
\$37,951 – \$76,550	25%
\$76,551 - \$116,675 \$116,676	28%
\$116,676 – \$208,350 \$208,351 – \$235,350	33% 35%
over \$235,350	39.6%
Head of Household	
\$0 – \$13,350	10%
\$13,351 – \$50,800	15%
\$50,801 – \$131,200	25%
\$131,201 – \$212,500	28%
\$212,501 – \$416,700	33%
\$416,701 - \$444,550	35% 39.6%
over \$444,550 Estates and Trusts	39.0%
\$0 – \$2,550	15%
\$2,551 – \$6,000	25%
\$6,001 – \$9,150	28%
\$9,151 – \$12,500	33%
over \$12,500	39.6%
Corporations	1.50/
\$0 – \$50,000 \$50,001 – \$75,000	15% 25%
\$75,001 – \$100,000 \$75,001 – \$100,000	34%
\$100,001 – \$335,000	39%
\$335,001 – \$18,333,333	34 – 38%
over \$18,333,333	35%
Standard Deduction	
Married, joint	\$12,700
Single	\$6,350
Married, separate	\$6,350
Head of Household	\$9,350
Blind or over 65: add \$1,250 if married,	
\$1,550 if single or head of household	
Itemized Deduction Personal Exemp	otion
Phaseout Begins	¢212.000
Married, joint Single	\$313,800 \$261,500
Married, separate	\$156,900
Head of Herrale ald	¢207.650

Head of Household

Personal Exemption	\$4,050
Kiddie Tax Exemption	\$2,100
Alternative Minimum Tax E	xemption Amount
Married, joint	\$84,500
Single, HOH ¹	\$54,300
Married, separate	\$42,250
Long-Term Capital Gains a Dividend Rates	nd Qualified
10% and 15% brackets	0%
25%, 28%, 33% and 35% brack	ets 15%
39.6% bracket	20%
Capital gains on collectibles	28%
Unrecaptured 1250 depreciation	on 25%
IRA and Pension Plan Limit	ts
IRA contribution Under age 50 Age 50 and over	\$5,500 \$6,500
Phaseout for deducting IRA co Married, joint S Single, HOH¹ Married, separate	ontribution 699,000 – \$119,000 AGI \$62,000 – \$72,000 AGI \$0 – \$10,000 AG
Phaseout for deducting spous \$1	sal IRA 86,000 – \$196,000 AGI
	n eligibility 6,000 – \$196,000 MAGI 8,000 – \$133,000 MAGI \$0 – \$10,000 MAGI
SEP contribution Lesser of 25% of compens	ation or \$54,000
Compensation to participate i	in SEP \$600
SIMPLE elective deferral Under age 50 Age 50 and over	\$12,500 \$15,500
401/k) 403/h) ² 457 ³ and SARS	SEP.

Lesser of 25% of compensation or \$54,000				
Compensation to participate in SEP	\$600			
SIMPLE elective deferral Under age 50 Age 50 and over	\$12,500 \$15,500			
401(k), 403(b)², 457³ and SARSEP elective deferral under age 50	\$18,000			
401(k), 403(b)², 457³ and SARSEP elective deferral age 50 and over	\$24,000			
Annual defined contribution limit	\$54,000			
Annual defined benefit limit	\$215,000			
Highly compensated employee makes	\$120,000			
Key Employee in top-heavy plan makes	\$175,000			
Annual compensation taken into account for qualified plans	\$270,000			
Potiroment Tay Credit				

Retirement Tax Credit

\$287,650

A percentage tax credit for an IRA, 401(k), 403(b)² or 4573 plan contribution, in addition to deduction or exclusion, if

Married, joint	Below \$62,000 MAGI
Head of Household	Below \$46,500 MAGI
Single; Married, separate	Below \$31,000 MAGI

Gift and Estate Tax		
Gift tax a	nnual exclusion	\$14,000
Estate an	d gift tax rate	40%
Estate tax	exemption	\$5,490,000
Lifetime	gift exemption	\$5,490,000

GST⁴ exemption \$5,490,000 Annual exclusion for gifts to noncitizen spouse \$149,000

Additional Medicare Tax Where Income Exceeds \$200,000 (\$250,000 married, joint)

Additional tax on excess of earned income⁵ 0.9% Additional tax on Net Investment Income⁶ 3.8%

Health Care	
Eligible Long-Term Care	Deduction Limit
Age 40 or less	\$410
Age 41 to 50	\$770
Age 51 to 60	\$1,530
Age 61 to 70	\$4,090
Ages over 70	\$5,110
Per Diem Limitation for LTC Benefit	s \$360

Affordable Care Act: Monthly penalty for failure to maintain minimum essential coverage: One-twelfth of greater of a) flat dollar amount or b) percentage

2014	\$95	1.0%
2015	\$325	2.0%
2016	\$695	2.5%
2017	\$695	2.5%

Household maximum is 3 times the flat dollar amount. Income is household income reduced by standard deductions and personal exemptions.

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Coverdell Education Savings Account \$2,000 Coverdell contribution eligibility phaseout Married, joint \$190,000 - \$220,000 All others \$95,000 - \$110,000

Student loan interest deduction limit \$2,500 Interest deduction phaseout

Married, joint \$135,000 - \$165,000 MAGI \$65,000 - \$80,000 MAGI All others

Phaseout of Lifetime Learning Credits

Married, joint \$112,000 - \$132,000 All others \$56,000 - \$66,000

Tax-free savings bonds interest phaseout

Married, joint \$117,250 – \$147,250 MAGI All others \$78,150 – \$93,150 MAGI

- 1 Head of Household
- 2 Special increased limit may apply to certain 403(b) contributors with 15 or more years of service
- 3 In last 3 years prior to year of retirement, 457 plan participants may be able to double elective deferral if needed to catch-up on prior missed contributions, but if they do, they cannot use catch-up
- 4 Generation Skipping Transfer
- 5 Total Employee Medicare Tax is 1.45% + 0.9% = 2.35%
- 6 Including interest, dividends, capital gains and annuity distributions

Issuers: Integrity Life Insurance Company | National Integrity Life Insurance Company | Western-Southern Life Assurance Company

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2017 TAX REFERENCE GUIDE

Social Security ⁷	
Maximum wage base	\$127,200
Amount needed to earn one credit	\$1,300
Amount needed to earn four credits	\$5,200
Full retirement age 66 yea	rs, 0 months
Social Security Tax Rates	
Employee	7.65%
Employer	7.65%
Self-Employed	15.30%
Maximum monthly retirement	
Benefit at full retirement age	\$2,687
Family maximum	\$4,030
Cost of Living Adjustment	0.3%
Maximum earnings (during work years)	
subject to tax	\$127,200
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Income⁸ (in retirement) causing Social Security benefits to be taxable

Married, joint
50% taxable \$32,000 – \$44,000 MAGI
85% taxable Over \$44,000 MAGI
Single
50% taxable \$25,000 – \$34,000 MAGI
85% taxable Over \$34,000 MAGI

Loss of Social Security retirement benefits: In years prior to full retirement age, \$1 in benefits will be lost for every \$2 of earnings in excess of \$16,920. In the year of full retirement age, \$1 in benefits will be lost for every \$3 of earnings in excess of \$44,880 (applies only to months of earnings prior to full retirement age). There is no limit on earnings beginning the month an individual attains full retirement age.

Average monthly benefit (December 2015)9

Average monthly retirement benefit

Men \$1,500
Women \$1,182
Average monthly survivor benefit
Men \$1,126
Women \$1,291

- 7 Source: Social Security Administration, www.ssa.gov 10/18/2016.
- 8 Income is most income including muni bond interest but only 1/2 of Social Security.
- 9 Source: Fast Facts and Figures about Social Security, 2016.

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Uniform Lifetime Table

Use to calculate Required Minimum
Distributions from IRAs and qualified plans
during owner's life. Do not use this table if
owner has spousal beneficiary more than
10 years younger. Instead use Joint Life
Table from IRS Pub. 590.

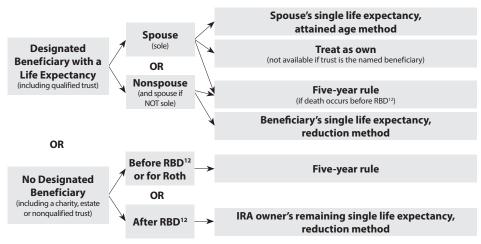
Taxpayer's Age	Life Expectancy	Taxpayer's Age	Life Expectancy
70	27.4	93	9.6
71	26.5	94	9.1
72	25.6	95	8.6
73	24.7	96	8.1
74	23.8	97	7.6
75	22.9	98	7.1
76	22.0	99	6.7
77	21.2	100	6.3
78	20.3	101	5.9
79	19.5	102	5.5
80	18.7	103	5.2
81	17.9	104	4.9
82	17.1	105	4.5
83	16.3	106	4.2
84	15.5	107	3.9
85	14.8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

Single Life Table

Use to calculate Minimum Required Distributions from IRAs and qualified plans **after** owner's death. See IRS Pub. 590 for complete table of ages 0 through 111+.

Age	Multiple	Age	Multiple
39	44.6	64	21.8
40	43.6	65	21.0
41	42.7	66	20.2
42	41.7	67	19.4
43	40.7	68	18.6
44	39.8	69	17.8
45	38.8	70	17.0
46	37.9	71	16.3
47	37.0	72	15.5
48	36.0	73	14.8
49	35.1	74	14.1
50	34.2	75	13.4
51	33.3	76	12.7
52	32.3	77	12.1
53	31.4	78	11.4
54	30.5	79	10.8
55	29.6	80	10.2
56	28.7	81	9.7
57	27.9	82	9.1
58	27.0	83	8.6
59	26.1	84	8.1
60	25.2	85	7.6
61	24.4	86	7.1
62	23.5	87	6.7
63	22.7	88	6.3

IRA Beneficiary Options



^{*}RBD defined as "Required Beginning Date" (April 1 following the year a Traditional IRA or Simple IRA holder reached age 701/2).

