

Sensitivity Analysis

	IRA Distribution													
	\$0	\$400	\$1,000	\$1,400	\$8,000	\$8,400	\$18,000	\$18,400	\$20,000	\$20,400	\$30,600	\$31,000	\$32,000	\$32,400
Income and Adjustments*	36,703	37,396	38,506	39,246	51,456	52,196	69,956	70,696	73,036	73,436	83,636	84,036	85,036	85,436
Δ Income and Adjustments		693		740		740		740		400		400		400
Δ per \$100		173.25		185.00		185.00		185.00		100.00		100.00		100.00
Deductions*	20,752	20,686	20,581	20,511	19,351	19,280	17,593	17,523	17,300	17,262	16,293	16,255	16,160	16,122
Δ Deductions		-66		-70		-71		-70		-38		-38		-38
Δ per \$100		-16.50		-17.50		-17.75		-17.50		-9.50		-9.50		-9.50
Taxable Income*	9,351	10,110	11,325	12,135	25,505	26,316	45,763	46,573	49,136	49,574	60,743	61,181	62,276	62,714
Δ Taxable Income		759		810		811		810		438		438		438
Δ per \$100		189.75		202.50		202.75		202.50		109.50		109.50		109.50
Federal Tax*	938	1,013	1,133	1,213	3,074	3,194	6,111	6,231	6,614	6,681	8,354	8,421	8,684	8,796
Δ Tax		75		80		120		120		67		67		112
Δ per \$100		18.75		20.00		30.00		30.00		16.75		16.75		28.00
*Calculated by TurboTax	My \$8,400 RMD increased my taxable income by ► \$16,965 (\$26,316 – 9,351) And that increased my federal tax by ► \$2,256 (\$3,194 – 938) Federal tax, as a percentage of my RMD ► 27%													

	IRA Distribution													
	\$36,600	\$37,000	\$70,000	\$70,400	\$90,000	\$90,400	140,000	140,400	150,000	150,400	170,000	170,400	200,000	200,400
Income and Adjustments*	89,636	90,036	123,036	123,436	143,036	143,436	193,036	193,436	203,036	203,436	223,036	223,436	253,036	253,436
Δ Income and Adjustments		400		400		400		400		400		400		400
Δ per \$100		100.00		100.00		100.00		100.00		100.00		100.00		100.00
Deductions*	15,723	15,685	12,550	12,512	12,300	12,300	12,300	12,300	12,300	12,300	12,300	12,300	12,300	12,300
Δ Deductions		-38		-38		0		0		0		0		0
Δ per \$100		-9.50		-9.50		0.00		0.00		0.00		0.00		0.00
Taxable Income*	67,313	67,751	103,886	104,324	124,136	124,536	174,136	174,536	184,136	184,536	204,136	204,536	235,104	235,592
Δ Taxable Income		438		438		400		400		400		400		488
Δ per \$100		109.50		109.50		100.00		100.00		100.00		100.00		122.00
Federal Tax*	9,946	10,059	19,087	19,196	24,162	24,274	38,162	38,274	40,962	41,074	47,346	47,478	57,566	57,727
Δ Tax		113		109		112		112		112		132		161
Δ per \$100		28.25		27.25		28.00		28.00		28.00		33.00		40.25
*Calculated by TurboTax														