

2025 RETIREMENT PLANNING CHEAT SHEET



Social Security, Medicare, Retirement Plan Contributions, Taxes

2025 Social Security Formula

If you first become eligible for Social Security retirement benefits in 2025 through attaining age 62, becoming disabled, or dying before age 62 your PIA (full retirement age benefit) will be the sum of...

(a) 90 percent of the first \$1,226 of your average indexed monthly earnings, plus

(b) 32 percent of your average indexed monthly earnings over \$1,226 and through \$7,391, plus

(c) 15 percent of your average indexed monthly earnings over \$7,391.

Have questions about your retirement benefits, Social Security, Medicare, taxes, income planning, investments, insurance, estate planning? Reach out, we can help you Get Her Done!

Monthly Reductions / Increases

Individual benefits:

(-) 5/9 of 1%	36 month period before full retirement age
(-) 5/12 of 1%	More than 36 months before full retirement age
(+) 2/3 of 1%	Full Retirement Age to Age 70

Spousal benefits:

(-) 25/36 of 1%	36 month period before full retirement age
(-) 5/12 of 1%	More than 36 months before full retirement age

No increase beyond full retirement age

Tax on Social Security

Step 1	Calculate Combined Income	Step 2	Apply Combined Income to Thresholds		
	Adjusted gross income		Single Return	Joint Return	% of Social Security subject to Tax
	+ Tax Exempt Income				
	+ 50% of SS Benefit		\$0 - \$24,999 \$25,000 - \$34,000 Over \$34,000	\$0 - \$31,999 \$32,000 - \$44,000 Over \$44,000	\$0 Up to 50% Up to 85%
	= Combined Income				

What Is Retirement Planning 2025

Brendan G. Carr



What Is Retirement Planning 2025:

What Is Retirement Planning 2025 Book Review: Unveiling the Magic of Language

In an electronic era where connections and knowledge reign supreme, the enchanting power of language has are more apparent than ever. Its capability to stir emotions, provoke thought, and instigate transformation is really remarkable. This extraordinary book, aptly titled "**What Is Retirement Planning 2025**," compiled by a highly acclaimed author, immerses readers in a captivating exploration of the significance of language and its profound affect our existence. Throughout this critique, we shall delve into the book is central themes, evaluate its unique writing style, and assess its overall influence on its readership.

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