

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				

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Jianjun Gao



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Tax Strategies Emily Johnson, AI, 2025-02-27 *Tax Strategies* offers a comprehensive guide to minimizing tax burdens and maximizing business profitability through effective tax planning. It emphasizes that strategic tax management is not merely about compliance but is crucial for freeing up capital for business growth and investment. The book delves into maximizing deductions, optimizing business structure for tax efficiency, and utilizing available tax credits all while adapting to the ever-changing landscape of tax law. One intriguing fact is that proactive tax planning can significantly improve a company's bottom line. The book progresses from foundational tax concepts to specific tax deductions and credits relevant to businesses, culminating in practical guidance for implementation. It explores various business entities and their tax implications, providing a roadmap for both seasoned professionals and those new to financial management. By providing actionable strategies and practical implementation steps, *Tax Strategies* distinguishes itself by making complex tax topics accessible, ultimately helping businesses navigate the complexities of taxation and achieve their financial goals through retirement and estate planning.

Dividends to Freedom: Modeling Income Pathways for Early Financial Independence Aurelia Winthrop, 2025-09-10 Early retirement is possible but only with a disciplined evidence-based approach to income planning. Dividend strategies when modeled with precision can create predictable milestones that align with financial independence paths like CoastFI and Lean FIRE. The key is moving beyond rules of thumb to rigorous projections that account for growth, reinvestment, and risk. This book equips professional investors, advisors, and advanced planners with the frameworks to design early retirement dividend portfolios. Inside you'll discover how to build income models that map dividend growth to FIRE timelines. The trade-offs between reinvestment, withdrawal, and growth assumptions. Why sequence of returns analysis is essential for CoastFI and Lean FIRE portfolios. Stress testing methods to evaluate sustainability under different market conditions. A system for integrating dividends into long-term financial independence frameworks. *Dividends to Freedom* provides expert-level clarity for those who want more than aspirational blogs or generic calculators; it's a research-driven playbook for designing reliable income streams that support early retirement with precision.

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