FINANCIAL ADVISORS NETWORK, Inc.

2023 Calendar

Social Event · Educational Event · Holiday - Office Closure

Retirement Classes
Choose one of three sessions:
Wed: Jan 25, Feb 1 & 8
Thu: Jan 26, Feb 2 & 9
Sat: Jan 28 & Feb 4

Investments Webinar
Thu, Feb 16

Property Inheritance Webinar
Thu, Feb 23

Retirement Classes
Sat: Feb 25 & Mar 4

Social Security & Medicare Webinar
Thu, Mar 2

FAN Plan Basic Training Webinar
Thu, Mar 9

Participant Portal Training Webinar
Thu, Mar 30

Retirement Classes
Choose one of three sessions:
Wed: Apr 12, 19 & 26
Thu: Apr 13, 20 & 27
Sat: Apr 15 & 22

Retirement Classes
Sat: Apr 29 & May 6

Investments Webinar
Thu, May 4

Property Inheritance Webinar
Thu, May 11

Social Security & Medicare Webinar
Wed, May 24

FAN Corporate Trustee Webinar
Wed, May 31

Client Appreciation Event
Sat, Jun 10

Retirement Planning with Qualified Plans Webinar
Wed, Jun 21

JAN

Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

FEB

Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28				

MAR

Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

APR

Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

MAY

Su	Mo	Tu	We	Th	Fr	Sa
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

JUN

Su	Mo	Tu	We	Th	Fr	Sa
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

JUL

Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

AUG

Su	Mo	Tu	We	Th	Fr	Sa
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

SEP

Su	Mo	Tu	We	Th	Fr	Sa
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

OCT

Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

NOV

Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

DEC

Su	Mo	Tu	We	Th	Fr	Sa
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

Retirement Income Planning Webinar
Wed, Aug 16

Retirement Classes
Sat: Aug 19 & 26

ID Theft Prevention Webinar
Wed, Aug 23

FAN Plan Basic Training Webinar
Wed, Aug 30

Understanding Dementia & Alzheimer's Disease Webinar
Wed, Sep 6

Retirement Classes
Choose one of three sessions:
Wed: Sep 13, 20 & 27
Thu: Sep 14, 21 & 28
Sat: Sep 16 & 23

Retirement Classes
Sat: Sep 30 & Oct 7

Investments Webinar
Wed, Oct 4

Property Inheritance Webinar
Wed, Oct 11

Social Security & Medicare Webinar
Wed, Oct 18

Sponsor Portal Training Webinar
Wed, Nov 1

FAN Plan Basic Training Webinar
Wed, Dec 6

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Questions

Teresa Camacho, AIF®

Financial Advisor

teresa@fanwmg.com

(714) 597-6510

Optional Homework

Please blackout all Social Security numbers, account numbers, DOB from documents. If you remove your DOB, please give us the month and year of birth.

Please email or bring copies of the following:

- Tax returns from last two years
- Latest pension numbers
- Estimated Social Security printouts
- All most recent bank & investment statements
- Latest 401(k) statements & retirement accounts
- Trust certification
- Completed budget
- Completed real estate worksheet
- Long Term Care declaration page
- Life insurance declaration page
- Mortgage statement for rental
- Separate IPQs

Financial Planning Checklist

Please do your best to furnish copies of the following documents (if applicable):

- ☐ Completed Personal Financial Data Form
- ☐ Completed Investor Profile Questionnaire
- ☐ Complete the Real Estate Worksheet that was emailed to you
- ☐ Complete the Budget Worksheet that was emailed to you
- ☐ Copy of most recent two years tax returns
- ☐ Copy of latest pension numbers (if applicable)
- ☐ Copy of estimated Social Security printouts
- ☐ Copy of all most recent bank & investment statements
  (spreadsheet is helpful but statement is better)
- ☐ Copy of latest 401(k) statements & retirement accounts
- ☐ Copy of Trust Certification
- ☐ Copy of Long Term Care declaration page
- ☐ Copy of life insurance declaration page
- ☐ Copy of declaration page of umbrella policy (policy limit)
- ☐ Mortgage statement for rental (if applicable)

Note: Make sure to remove all Social Security numbers from documents.

We know this may seem like a lot of work; however, the more information that you provide us with, the better we will be able to assess your financial situation. Our goal is to get you where you want to be, and the more effort you put into this, the better we will be able to help you pursue your goals and prepare your financial plan.

Please do not hesitate to give us a call with any questions or concerns.

Sincerely,

Your FAN Team at
Financial Advisors Network

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Fax: (714) 597-6518
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Investor Profile Questionnaire

Confidential

Name(s): ______________________________________

____

Date: ______________________________________

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Investor Profile Questionnaire

Building Your Financial Foundation

The Investor Profile Questionnaire is designed to help you gain an in-depth understanding of your investment objective, which serves as the foundation of your portfolio and guides us in making investment recommendations. Your investment objective is based on many factors, including your time horizon, financial goals and risk tolerance. To build your portfolio, you must clearly define your financial goals. Short-term goals may include buying a house or financing a dream vacation. Long-term goals may include saving for your child's education or planning for your retirement.

Your **time horizon** defines when you want to achieve a goal. It could be 1-5 years, 5-10 years, 15 years, 30 years or more.

Risk is an unavoidable part of investing. Historically, investments with higher return potential have required a higher tolerance for risk. Therefore, by clearly defining your **risk tolerance**, we will be better prepared to choose the most appropriate investments for your portfolio.

Over time, your goals and financial situation may change. It's important for us to discuss any changes, as your original **investment objective** may need to be re-evaluated.

Determining Your Investment Objective

This self-scoring questionnaire will help us determine your investment objective. Answer each question by writing the corresponding number in the box to the right of each question. Then total the numbers for each section. Fill in the scorecard on the last page to determine your investment objective.

Financial Priority Worksheet

Rank your top financial priorities 1 – 5, or however many you'd like to specify.

Financial Priorities	Client A: ____________________
Planning for Retirement	☐
Creating Retirement Income	☐
Saving for College	☐
Saving for Major Purchases	☐
Managing a Budget	☐
Maximizing Investments	☐
Minimizing Taxes	☐
Insuring Your Life	☐
Insuring Your Income	☐
Insuring Your Assets	☐
Providing a Legacy	☐
Caring for Parents	☐
Contributing to Charity	☐
Planning for a Business	☐

Financial Priorities	Client B: ____________________
Planning for Retirement	☐
Creating Retirement Income	☐
Saving for College	☐
Saving for Major Purchases	☐
Managing a Budget	☐
Maximizing Investments	☐
Minimizing Taxes	☐
Insuring Your Life	☐
Insuring Your Income	☐
Insuring Your Assets	☐
Providing a Legacy	☐
Caring for Parents	☐
Contributing to Charity	☐
Planning for a Business	☐

Notes / Questions:

____

____

____

____

Time Horizon

Your score

QUESTION 1

What is your age?

56 and over 1
46-55 2
36-45 3
20-35 4

QUESTION 2

What is your primary financial goal?

Wealth preservation 1
Retirement planning 2
Wealth accumulation 3

QUESTION 3

What is the time frame for you to achieve your financial goals?

0-5 years 1
5-10 years 2
10 years or longer 3

Time Horizon Total ____________

Financial Goals

QUESTION 4

Which of the following best describes your financial goals?

Preserving principal and earning a moderate amount of current income 1
Generating a high amount of current income 2
Generating some current income and growing assets over an extended time frame 3
Growing assets substantially over an extended time frame 4

QUESTION 5

How do you expect your standard of living five years from now to compare to your standard of living today?

Less than it is today 1
The same as it is today 2
Somewhat higher than it is today 3
Substantially greater than it is today 4

QUESTION 6

Five years from today, you expect your portfolio value to be:

Portfolio value is not my primary concern; I am more concerned with current income 1
The same as or slightly more than it is today 2
Greater than it is today 3
Substantially greater than it is today 4

QUESTION 7

How much of your portfolio do you want to be growth or income?

All income 1
Primarily income with some growth 2
Primarily growth with some income 3
All growth 4

QUESTION 8

With the income generated from your portfolio, you plan to:

Use it for living expenses 1
Use some and reinvest some 2
Reinvest all income 3

Financial Goals Total ____________

Risk Tolerance

Your score

QUESTION 9

You have just received a large amount of money. How would you invest it?

I would invest in something that offered moderate current income and was very conservative 1
I would invest in something that offered high current income with a moderate amount of risk 2
I would invest in something that offered high total return (current income plus capital appreciation) with a moderately high amount of risk 3
I would invest in something that offered substantial capital appreciation even though it has a high amount of risk 4

QUESTION 10

Which of the following statements would best describe your reaction if the value of your portfolio were to suddenly decline by 15%?

I would be very concerned because I cannot accept fluctuations in the value of my portfolio 1
If the amount of income I receive was unaffected, it would not bother me..2
Although I invest for long-term growth, even a temporary decline would concern me..3
Because I invest for long-term growth, I would accept temporary fluctuations due to market influences 4

QUESTION 11

Which of the following investments would you feel most comfortable owning?

Certificates of deposit 1
U.S. Government securities...2
Blue-chip stocks...3
Stocks of new growth companies 4

QUESTION 12

Which of the following investments would you least like to own?

Stocks of new growth companies 1
Blue-chip stocks...2
U.S. Government securities...3
Certificates of deposit 4

QUESTION 13

Which of the following investments do you feel are the most ideal for your portfolio?

Certificates of deposit 1
U.S. Government securities...2
Blue-chip stocks...3
Stocks of new growth companies 4

QUESTION 14

How optimistic are you about the long-term prospects for the economy?

Very pessimistic 1
Unsure 2
Somewhat optimistic...3
Very optimistic 4

QUESTION 15

Which of the following best describes your attitude about investments outside the U.S.?

Unsure 1
I believe the U.S. economy and foreign markets are interdependent...2
I believe overseas markets provide attractive investment opportunities 3

Risk Tolerance Total ___________

Time Horizon Total		x 1 =	
Financial Goals Total		x 2 =	
Risk Tolerance Total		x 3 =	

The total for each section is multiplied by a number that represents the overall importance of that section when determining your investment objectives.

TOTAL SCORE

Match your total score with one of the investment objectives listed below. If your score is near the top or bottom of an Adjusted Total Range, you may want to examine the next or previous objective to determine which represents your needs more accurately.

Adjusted Total Range	Investment Objective
34-57	Income with Capital Preservation
58-83	Income with Moderate Growth
84-99	Growth with Income
100-114	Growth
115-125	Aggressive Growth

The investment objectives shown are for illustrative purposes only. Your investment objective is based on many factors including your financial situation, tolerance for risk, time horizon and other financial needs. Consult your financial advisor if you have any questions.

INCREASING RISK, VOLATILITY AND RETURN EXPECTATIONS

Income with Capital Preservation	Income with Moderate Growth	Growth with Income	Growth	Aggressive Growth
- Need for capital preservation and current income - No focus on growth - Lowest tolerance for risk - Shortest investment horizon	- Need for current income - Moderate focus on growth - Low tolerance for risk - Short/intermediate investment horizon	- Equal focus on growth and current income - Moderate tolerance for risk - Intermediate investment horizon	- Little need for current income - Focus on growth - High tolerance for risk - Intermediate/long investment horizon	- No need for current income - Focus on aggressive growth - Highest tolerance for risk - Long investment horizon

Acknowledgement

I hereby confirm that I have delivered to Financial Advisors Network, Inc. (FAN) information about my risk tolerance, investment experience, financial background and investment objectives in order to determine the suitability of the investments in my portfolio.

I acknowledge that I have received, read and understood the FAN Investment Menu and FAN Asset Class Returns chart. Additionally, I have read, completed, and understood the contents of this form, and have been given full opportunity to discuss the implications of this consent of my own free will.

____

Name (Print)

______________________________ ________________

Signature Date

____

Name (Print)

______________________________ ________________

Signature Date

FINANCIAL ADVISORS NETWORK, Inc.

The New Standard in Personalized Wealth Management

FINANCIAL ADVISORS NETWORK, Inc.

Financial Advisors Network, Inc. is a registered investment advisory firm.

Personal Financial Data Form

Confidential

Your personal analysis will help determine:

- Whether or not your assets are properly positioned.
- If your present method of savings and investing makes maximum use of your pre-tax and after-tax income.
- How much capital you will need to produce a comfortable retirement income.
- The kinds of savings and investments you will need to pursue your goals.
- How much you should set aside each month for savings and investments.
- The potential effects of inflation on your savings and investments.
- The kind of tax-advantaged investments best suited to your needs.
- The monthly income your family will need in the event of your premature death.
- The amount and type of life and disability insurance you need.

Please make sure to remove all Social Security numbers from documents.

Name(s): ____________________________

____

Date: ____________________________

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Personal Financial Data Form Introduction

Congratulations on taking the first step toward reaching your goals! It has been said, "a journey of a thousand miles begins with a single step." Completing this data form is your first step toward achieving your goals.

Before you begin you need to have a clear idea of where you are. This data form is designed to simplify, as much as possible, the gathering of your financial information. The analysis that comes from this data may provide the basis for making recommendations for specific investments and other financial tools that you may consider to help meet your family's needs and achieve your goals. This analysis can only be as accurate as the information you provide.

When entering amounts, use only whole dollar numbers. If you want additional information about a particular section please call the office, or write "Please Call" in the margin or "Notes" section and you will be contacted prior to your appointment. If you prefer, you may supply copies of statements in lieu of completing the corresponding sections. If there is not enough space in a section, please make a copy of the page and clearly indicate the attachment.

Information considered critical for completing the analysis is highlighted in gray.

Family Data

	First Name	M.I.	Last Name	Birth Date	Sex	Smoker	Occupation
Client A				___/___/___		☐ Y ☐ N	
Client B				___/___/___		☐ Y ☐ N	

Home Address: Street ____________________

City ____________________ State __________ Zip __________

Home Phone: (______) ____________________

Business Phone:
Client A (______) ____________________ Client B (______) ____________________

Dependents

First Name	M.I.	Last Name	Birth Date	Sex
			___/___/___	
			___/___/___	
			___/___/___	
			___/___/___	

Notes: ____________________

____

Retirement Assumptions

Desired **Monthly, After-Tax Retirement Income** (in today's dollars) .... __________

Average Annual Inflation Rate .... __________%

Retirement Considerations: Client A

Planned Retirement Age .... __________

Do you want Social Security included as a retirement income source? .... ☐ Y ☐ N ☐ Not Eligible ☐ Use PIA $ __________

Expected Monthly Pension Benefit .... __________

Assumed Life Expectancy (if other than 85) .... __________

Retirement Considerations: Client B

Planned Retirement Age .... __________

Do you want Social Security included as a retirement income source? .... ☐ Y ☐ N ☐ Not Eligible ☐ Use PIA $ __________

Expected Monthly Pension Benefit .... __________

Assumed Life Expectancy (if other than 85) .... __________

Notes: ____________________

____

Retirement Plans

Account information and holdings.

Client A Plan Description: ______ Plan Type:* ______

Investments:

Type **	Description	Value	Total Return	Annual Additions (indicate $ or %) Client	Employer

Client B Plan Description: ______ Plan Type:* ______

Investments:

Type **	Description	Value	Total Return	Annual Additions (indicate $ or %) Client	Employer

* **Plan:** Enter the abbreviation that applies to **qualified plan type**: **I**-IRA, **R**-Roth IRA, **K**-Keogh, **P**-Profit Sharing/401k, **S**-SEP-IRA/Simple, **T**-TSA/403b, **D**-Deferred Comp/457, **O**-Other.

** **Asset Type:** Enter the abbreviation for **each investment in this retirement account**: **S**-Stock, **B**-Bond, **M**-Mutual Fund, **C**-Cash Holding, **CD**- Certificate of Deposit, **LP**-Limited Partnership, **T**-Tangible Asset, **U**-Unit Investment Trust.

Notes: ______

Investment Assets

List all investment assets or attach statements.

Type *	Name/Description	Owner **	Value	Total Return	Annual Additions
C	Checking Account				
C	Money Market	C			
C	Savings	C			

* **Type:** Enter the abbreviation for each **investment asset**: **S**-Stock, **B**-Bond, **M**-Mutual Fund, **C**-Cash Holding, **CD-**Certificate of Deposit **LP**-Limited Partnership, **T**-Tangible Asset, **U**-Unit Investment Trust.

** **Owner:** Enter the abbreviation that applies to the owner of these investment assets: **A**-Client A, **B**-Client B, **J**-Joint Tenants, **C**-Tenants-in-Common, **CP**-Community Property, **U**-UTMA Uniform Transfer to Minors Act, **T**-Trust.

Notes: ______

Real Estate

Description	Market Value	Mortgage Balance	Mortgage Payment	Mortgage Int. Rate	Second Balance	Second Payment	Second Int. Rate	Personal Property

Notes: ______

Life Insurance

Type *	Description	Insured **	Death Benefit	Cash Value	Rate of Return
____	____________________	____	________	________	________
____	____________________	____	________	________	________
____	____________________	____	________	________	________

* **Type:** Enter the abbreviation that applies to the **type of insurance**: **T**-Term, **GT**-Group Term, **W**-Whole Life, **U**-Universal, **V**-Variable, **VU**-Variable Universal.

** **Insured:** Enter the abbreviation that applies to the **life insurance policy**: **A**-Client A, **B**-Client B, **C**-Child.

Notes: ____

____

Annuities

Type *	Description	Annui-tant**	Monthly Payout	Cash Value	Rate of Return
____	____________________	____	________	________	________
____	____________________	____	________	________	________
____	____________________	____	________	________	________

* **Type:** Enter the abbreviation that applies to the **type of annuity**: **FD**-Fixed Deferred, **FI**-Fixed Immediate, **VD**-Variable Deferred, **VI**-Variable Immediate.

** **Annuitant:** Enter the abbreviation that applies: **A**-Client A, **B**-Client B, **O**-Other.

Notes: ____

____

➲ List annual income and last year's tax information.

Income

Source	Client A	Client B
Salary & Wages	________	________
Net Self-Employment	________	________
Social Security Benefits	________	________
Taxable Pension Income	________	________
Other	________	________

Taxes

Source	Client A	Client B
IRA Deduction	________	________
Qualified Plan Contribution	________	________
Other Adjustments	________	________
Standardized/Itemized Deductions	________	________
Tax Credits	________	________

Notes: ____

____

Budget

	Total Amt. Withstanding	Interest Rate	Monthly Amount
Debts/Liabilities (other than Mortgage, ie. credit cards, loans)	________	_____	________

	Monthly Amount
Food	________
Medical/Dental	________
Entertainment/Recreational	________
Charity/Gift Giving	________
Clothing	________
Home Maintenance/Furnishings	________
Utilities & Miscellaneous Costs	________

	Monthly Amount
Unreimbursed Business Expenses	________
Automobile Expenses & Leases	________
Rent	________
Education Expenses	________
Total Insurance	________
Other	________

Notes: ____

____

Real Estate Worksheet

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Name: ______________________________

Date: ______________________________

Primary Residence Info	
Address	
Purchase Date	
Purchase Price	
Cost Basis	
FMV	
	Current Loan Info
Beginning Loan Amt.	
Loan Balance	
Last Loan Start Date	
Loan Term	
Rate	
P & I Payment	
Property Tax	

Investment Prop Info	
Address	
Purchase Date	
Purchase Price	
Cost Basis	
FMV	
	Current Loan Info
Beginning Loan Amt.	
Loan Balance	
Last Loan Start Date	
Loan Term	
Rate	
P & I Payment	
Property Tax	
Gross Rental Income	
Net Rental Income	

Investment Prop Info	
Address	
Purchase Date	
Purchase Price	
Cost Basis	
FMV	
	Current Loan Info
Beginning Loan Amt.	
Loan Balance	
Last Loan Start Date	
Loan Term	
Rate	
P & I Payment	
Property Tax	
Gross Rental Income	
Net Rental Income	

Investment Prop Info	
Address	
Purchase Date	
Purchase Price	
Cost Basis	
FMV	
	Current Loan Info
Beginning Loan Amt.	
Loan Balance	
Last Loan Start Date	
Loan Term	
Rate	
P & I Payment	
Property Tax	
Gross Rental Income	
Net Rental Income	

Investment Prop Info	
Address	
Purchase Date	
Purchase Price	
Cost Basis	
FMV	
	Current Loan Info
Beginning Loan Amt.	
Loan Balance	
Last Loan Start Date	
Loan Term	
Rate	
P & I Payment	
Property Tax	
Gross Rental Income	
Net Rental Income	

Real Estate Worksheet

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Name: ______________________________

Date: ______________________________

Primary Residence Info	
Address	
Purchase Date	
Purchase Price	
Cost Basis	
FMV	
	Current Loan Info
Beginning Loan Amt.	
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Loan Term	
Rate	
P & I Payment	
Property Tax	

Investment Prop Info	
Address	
Purchase Date	
Purchase Price	
Cost Basis	
FMV	
	Current Loan Info
Beginning Loan Amt.	
Loan Balance	
Last Loan Start Date	
Loan Term	
Rate	
P & I Payment	
Property Tax	
Gross Rental Income	
Net Rental Income	

Investment Prop Info	
Address	
Purchase Date	
Purchase Price	
Cost Basis	
FMV	
	Current Loan Info
Beginning Loan Amt.	
Loan Balance	
Last Loan Start Date	
Loan Term	
Rate	
P & I Payment	
Property Tax	
Gross Rental Income	
Net Rental Income	

Investment Prop Info	
Address	
Purchase Date	
Purchase Price	
Cost Basis	
FMV	
	Current Loan Info
Beginning Loan Amt.	
Loan Balance	
Last Loan Start Date	
Loan Term	
Rate	
P & I Payment	
Property Tax	
Gross Rental Income	
Net Rental Income	

Investment Prop Info	
Address	
Purchase Date	
Purchase Price	
Cost Basis	
FMV	
	Current Loan Info
Beginning Loan Amt.	
Loan Balance	
Last Loan Start Date	
Loan Term	
Rate	
P & I Payment	
Property Tax	
Gross Rental Income	
Net Rental Income	

KEY FINANCIAL DATA 2022

Rod Kamps, CFP®, AIF®
President & CEO
Financial Advisors Network, Inc.

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info@fanwmg.com
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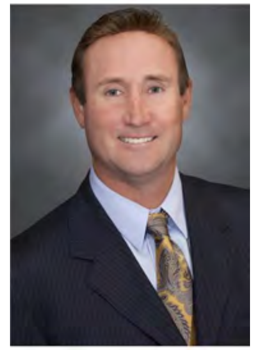

FINANCIAL ADVISORS NETWORK, Inc.

2022 Tax Rate Schedule

Taxable income ($)	Base amount of tax ($)	Plus	Marginal tax rate	Of the amount over ($)
Single				
0 to 10,275		+	10.0	
10,276 to 41,775	1,027.50	+	12.0	10,275.00
41,776 to 89,075	4,807.50	+	22.0	41,775.00
89,076 to 170,050	15,213.50	+	24.0	89,075.00
170,051 to 215,950	34,647.50	+	32.0	170,050.00
215,951 to 539,900	49,335.50	+	35.0	215,950.00
Over 539,900	162,718.00	+	37.0	539,900.00
Married filing jointly and surviving spouses				
0 to 20,550		+	10.0	
20,551 to 83,550	2,055.00	+	12.0	20,550.00
83,551 to 178,150	9,615.00	+	22.0	83,550.00
178,151 to 340,100	30,427.00	+	24.0	178,150.00
340,101 to 431,900	69,295.00	+	32.0	340,100.00
431,901 to 647,850	98,671.00	+	35.0	431,900.00
Over 647,850	174,253.50	+	37.0	647,850.00
Head of household				
0 to 14,650		+	10.0	
14,651 to 55,900	1,465.00	+	12.0	14,650.00
55,901 to 89,050	6,415.00	+	22.0	55,900.00
89,051 to 170,050	13,708.00	+	24.0	89,050.00
170,051 to 215,950	33,148.00	+	32.0	170,050.00
215,951 to 539,900	47,836.00	+	35.0	215,950.00
Over 539,900	161,218.50	+	37.0	539,900.00
Married filing separately				
0 to 10,275		+	10.0	
10,276 to 41,775	1,027.50	+	12.0	10,275.00
41,776 to 89,075	4,807.50	+	22.0	41,775.00
89,076 to 170,050	15,213.50	+	24.0	89,075.00
170,051 to 215,950	34,647.50	+	32.0	170,050.00
215,951 to 323,925	49,335.50	+	35.0	215,950.00
Over 323,925	87,126.75	+	37.0	323,925.00
Estates and trusts				
0 to 2,750		+	10.0	
2,751 to 9,850	275.00	+	24.0	2,750.00
9,851 to 13,450	1,979.00	+	35.0	9,850.00
Over 13,450	3,239.00	+	37.0	13,450.00

Standard Deductions & Child Tax Credit

Filing status	Standard deduction
Married, filing jointly and qualifying widow(er)s	$25,900
Single or married, filing separately	$12,950
Head of household	$19,400
Dependent filing own tax return	$1,150*
Additional deductions for non-itemizers	
Blind or over 65	Add $1,400
Blind or over 65, unmarried & not a surviving spouse	Add $1,750
Child Tax Credit	
Credit per child under 17	$2,000 ($1,500 refundable)
Income phaseouts begin at AGI of:	$400,000 joint, $200,000 all other

Tax Rates on Long-Term Capital Gains and Qualified Dividends

If taxable income falls below $41,675 (single/married-filing separately), $83,350 (joint), $55,800 (head of household), $2,800 (estates)	0%
If taxable income falls at or above $41,675 (single/married-filing separately), $83,350 (joint), $55,800 (head of household), $2,800 (estates)	15%
If income falls at or above $459,750 (single), $258,600 (married-filing separately), $517,200 (joint), $488,500 (head of household), $13,700 (estates)	20%

3.8% Tax on Lesser of Net Investment Income or Excess of MAGI Over

Married, filing jointly	$250,000
Single	$200,000
Married, filing separately	$125,000

Exemption Amounts for Alternative Minimum Tax**

Married, filing jointly or surviving spouses	$118,100
Single	$75,900
Married, filing separately	$59,050
Estates and trusts	$26,500
28% tax rate applies to income over:	
Married, filing separately	$103,050
All others	$206,100
Exemption amounts phase out at:	
Married, filing jointly or surviving spouses	$1,079,800
Single and married, filing separately	$539,900
Estates and trusts	$88,300

Gift and Estate Tax Exclusions and Credits

Maximum estate, gift & GST rates	40%
Estate, gift & GST exclusions	$12,060,000
Gift tax annual exclusion	$16,000
Exclusion on gifts to non-citizen spouse	$164,000

Education Credits, Deductions, and Distributions

Credit/Deduction/ Account	Maximum credit/ deduction/ distribution	Income phaseouts begin at AGI of:
American Opportunity Tax Credit/Hope	$2,500 credit	$160,000 joint $80,000 all others
Lifetime learning credit	$2,000 credit	$160,000 joint $80,000 all others
Savings bond interest tax-free if used for education	Deduction limited to amount of qualified expenses	$128,650 joint $85,800 all others
Coverdell	$2,000 maximum; not deductible	$190,000 joint $95,000 all others
529 plan (K-12)	$10,000 distribution	None
529 plan (Higher Ed.) †	Distribution limited to amount of qualified expenses	None

Tax Deadlines

- January 18 – 4th installment of the previous year's estimated taxes due
- April 18 – Tax filing deadline, or request extension to Oct. 17. 1st installment of 2022 taxes due. Last day to file amended return for 2018. Last day to contribute to: Roth or traditional IRA for 2021; HSA for 2021; Keogh or SEP for 2021 (unless tax filing deadline has been extended).
- June 15 – 2nd installment of estimated taxes due
- September 15 – 3rd installment of estimated taxes due
- October 17 – Tax returns due for those who requested an extension. Last day to contribute to SEP or Keogh for 2021 if extension was filed.
- December 31 – Last day to: 1) pay expenses for itemized deductions; 2) complete transactions for capital gains or losses; 3) establish a Keogh plan for 2022; 4) establish and fund a solo 401(k) for 2021; 5) complete 2022 contributions to employer-sponsored 401(k) plans; 6) correct excess contributions to IRAs and qualified plans to avoid penalty.

* Greater of $1,150 or $400 plus the individual's earned income.
** Indexed for inflation and scheduled to sunset at the end of 2025.
† $10,000 lifetime 529 distribution can be applied to student loan debt.

Check with your financial professional for updates.

Retirement Plan Contribution Limits

Annual compensation used to determine contribution for most plans	$305,000
Defined-contribution plans, basic limit	$61,000
Defined-benefit plans, basic limit	$245,000
401(k), 403(b), 457(b), Roth 401(k) plans elective deferrals	$20,500
Catch-up provision for individuals 50 and over, 401(k), 403(b), 457(b), Roth 401(k) plans	$6,500
SIMPLE plans, elective deferral limit	$14,000
SIMPLE plans, catch-up contribution for individuals 50 and over	$3,000

Individual Retirement Accounts

IRA type	Contribution limit	Catch-up at 50+	Income limits
Traditional nondeductible	$6,000	$1,000	None
Traditional deductible	$6,000	$1,000	If covered by a plan: $109,000 - $129,000 joint $68,000 - $78,000 single, HOH 0 - $10,000 married filing separately If one spouse is covered by a plan: $204,000 - $214,000 joint
Roth	$6,000	$1,000	$204,000 - $214,000 joint $129,000 - $144,000 single & HOH 0 - $10,000 married filing separately
Roth conversion			No income limit

Health Savings Accounts

Annual limit	Maximum deductible contribution	Expense limits (deductibles and co-pays)	Minimum annual deductible
Individuals	$3,650	$7,050	$1,400
Families	$7,300	$14,100	$2,800
Catch-up for 55 and older	$1,000		

Deductibility of Long-Term Care Premiums on Qualified Policies

Attained age before close of tax year	Amount of LTC premiums that qualify as medical expenses in 2022
40 or less	$450
41 to 50	$850
51 to 60	$1,690
61 to 70	$4,510
Over 70	$5,640

Medicare Deductibles

Part B deductible	$233.00
Part A (inpatient services) deductible for first 60 days of hospitalization	$1,556.00
Part A deductible for days 61-90 of hospitalization	$389.00/day
Part A deductible for more than 90 days of hospitalization	$778.00/day

Social Security

Benefits

Estimated maximum monthly benefit if turning full retirement age (66) in 2022	$3,345
Retirement earnings exempt amounts	$19,560 under FRA $51,960 during year reach FRA No limit after FRA

Tax on Social Security benefits: income brackets

Filing status	Provisional income*	Amount of Social Security subject to tax
Married filing jointly	Under $32,000 $32,000-$44,000 Over $44,000	0 up to 50% up to 85%
Single, head of household, qualifying widow(er), married filing separately and living apart from spouse	Under $25,000 $25,000-$34,000 Over $34,000	0 up to 50% up to 85%
Married filing separately and living with spouse	Over 0	up to 85%

Tax (FICA)

SS tax paid on income up to $147,000	% withheld	Maximum tax payable
Employer pays	6.2%	$9,114.00
Employee pays	6.2%	$9,114.00
Self-employed pays	12.4%	$18,228.00

Medicare tax

Employer pays	1.45%	varies per income
Employee pays	1.45% plus 0.9% on income over $200,000 (single) or $250,000 (joint)	varies per income
Self-employed pays	2.90% plus 0.9% on income over $200,000 (single) or $250,000 (joint)	varies per income

*Provisional income = adjusted gross income (not incl. Social Security) + tax-exempt interest + 50% of Social Security benefit

Financial Advisors Network, Inc. is a registered investment advisory firm.

Medicare Premiums

2020 MAGI single	2020 MAGI joint	Part B Premium	Part D income adjustment
$91,000 or less	$182,000 or less	$170.10	$0
91,001-114,000	182,001-228,000	$238.10	$12.40
114,001-142,000	228,001-284,000	$340.20	$32.10
142,001-170,000	284,001-340,000	$442.30	$51.70
170,001-500,000	340,001-750,000	$544.30	$71.30
Above 500,000	Above 750,000	$578.30	$77.90

Uniform Lifetime Table (partial)

Age of IRA owner or plan participant	Life expectancy (in years)	Age of IRA owner or plan participant	Life expectancy (in years)
72	27.4	88	13.7
73	26.5	89	12.9
74	25.5	90	12.2
75	24.6	91	11.5
76	23.7	92	10.8
77	22.9	93	10.1
78	22.0	94	9.5
79	21.1	95	8.9
80	20.2	96	8.4
81	19.4	97	7.8
82	18.5	98	7.3
83	17.7	99	6.8
84	16.8	100	6.4
85	16.0	101	6.0
86	15.2	102	5.6
87	14.4	103	5.2