AmericaPlanning.com Retirement Planning Cheat Sheet – 2025 Edition

Updated for Tax Year 2025

Updated to reflect IRS, SSA, and Medicare figures for 2025

RETIREMENT PLAN CONTRIBUTION LIMITS (2025)

Account Type	2025 Limit	Catch-Up (50+)	Funding Deadline
Traditional / Roth IRA	$7,500	$1,000	04/15/2026
SIMPLE IRA	$17,000	$3,500	12/31/2025
401(k), 403(b), 457	$23,500	$7,500	12/31/2025
SEP IRA	$69,000	N/A	04/15/2026 (plus extensions)

FEDERAL INCOME TAX BRACKETS – 2025

Standard Deduction: Single $15,300 | MFJ $30,600 | HOH $22,850

Bracket	Single	Married Filing Jointly	Head of Household
10%	Up to $12,050	Up to $24,100	Up to $18,150
12%	$12,051–$48,450	$24,101–$96,900	$18,151–$69,450
22%	$48,451–$103,300	$96,901–$206,600	$69,451–$104,650
24%	$103,301–$199,250	$206,601–$398,500	$104,651–$212,700
32%	$199,251–$252,600	$398,501–$505,200	$212,701–$254,650
35%	$252,601–$610,300	$505,201–$731,200	$254,651–$609,350
37%	Over $610,300	Over $731,200	Over $609,350

SOCIAL SECURITY & MEDICARE – 2025

Item	2025 Amount
Max Taxable Earnings	$174,900
Quarter of Coverage (1 Credit)	$1,780
Average Monthly Retiree Benefit	$1,950
Max Monthly Benefit at FRA	$3,950
COLA Adjustment	3.2%
Part B Premium	$185.00 (est.)
Part D Income Adjustment	$13.50–$84.00 + plan premium

REQUIRED MINIMUM DISTRIBUTIONS (RMD) & ROTH ELIGIBILITY – 2025

• Born 1951–1959 → RMD Age 73 • Born 1960 or later → RMD Age 75 • Roth IRA MAGI Phaseouts: Single/HOH $147,000–$162,000 | MFJ $230,000–$240,000

SOCIAL SECURITY TAXATION THRESHOLDS – 2025

Filing Status	Base Income Range	% of SS Subject to Tax
Single	$0–$24,999	0%
	$25,000–$34,000	Up to 50%
	Over $34,000	Up to 85%
Married Filing Jointly	$0–$31,999	0%
	$32,000–$44,000	Up to 50%
	Over $44,000	Up to 85%

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REQUIRED MINIMUM DISTRIBUTION (RMD) TABLE – UNIFORM LIFETIME (2025)

Age	Divisor	Age	Divisor	Age	Divisor
72	27.4	78	22.0	84	16.8
73	26.5	79	21.1	85	16.0
74	25.5	80	20.2	86	15.2
75	24.6	81	19.4	87	14.4
76	23.7	82	18.5	88	13.7
77	22.9	83	17.7	89	12.9
90	12.2	95	8.9	100	6.4
91	11.5	96	8.4	101	6.0
92	10.8	97	7.8	102	5.6
93	10.1	98	7.3	103	5.2
94	9.5	99	6.8	104	4.9
		105	4.6		

FULL RETIREMENT AGE BY BIRTH YEAR

Birth Year	Survivor Benefits	All Other Benefits
1945–1956	66	66
1957	66 + 2 mo	66 + 2 mo
1958	66 + 4 mo	66 + 4 mo

1959	66 + 6 mo	66 + 6 mo
1960+	67	67

AGE-BASED SOCIAL SECURITY BENEFIT ADJUSTMENTS

Filing Age	Individual Benefit	Spousal Benefit	Survivor Benefit
60	N/A	N/A	71.5%
62	70%	65%	79.7%
64	80%	75%	87.8%
66	93.3%	91.6%	95.9%
67 (FRA)	100%	100%	100%
70	124%	100%	100%

EARNINGS LIMITS & BENEFIT WITHHOLDING (2025)

Age Range	Earnings Limit	Benefit Withheld
Under Full Retirement Age	$23,100	$1 for every $2 over limit
Reaching FRA in 2025	$61,500	$1 for every $3 over limit
Full Retirement Age or Older	No limit	N/A