



2022 quick reference

Contribution limits and tax reference

Federal tax brackets

Married, filing jointly (and surviving spouses)	
Taxable income	Tax rate
\$0-\$20,550	10% of the taxable income
\$20,550-\$83,550	\$2,055 plus 12% of the excess over \$20,550
\$83,550-\$178,150	\$9,615 plus 22% of the excess over \$83,550
\$178,150-\$340,100	\$30,427 plus 24% of the excess over \$178,150
\$340,100-\$431,900	\$69,295 plus 32% of the excess over \$340,100
\$431,900-\$647,850	\$98,671 plus 35% of the excess over \$431,900
Over \$647,850	\$174,253.50 plus 37% of the excess over \$647,850

Married, filing separate returns	
Taxable income	Tax rate
\$0-\$10,275	10% of the taxable income
\$10,275-\$41,775	\$1,027.50 plus 12% of the excess over \$10,275
\$41,775-\$89,075	\$4,807.50 plus 22% of the excess over \$41,775
\$89,075-\$170,050	\$15,213.50 plus 24% of the excess over \$89,075
\$170,050-\$215,950	\$34,647.50 plus 32% of the excess over \$170,050
\$215,950-\$323,925	\$49,335.50 plus 35% of the excess over \$215,950
Over \$323,925	\$87,126.75 plus 37% of the excess over \$323,925

Single (other than surviving spouses and heads of households)	
Taxable income	Tax rate
\$0-\$10,275	10% of the taxable income
\$10,275-\$41,775	\$1,027.50 plus 12% of the excess over \$10,275
\$41,775-\$89,075	\$4,807.50 plus 22% of the excess over \$41,775
\$89,075-\$170,050	\$15,213.50 plus 24% of the excess over \$89,075
\$170,050-\$215,950	\$34,647.50 plus 32% of the excess over \$170,050
\$215,950-\$539,900	\$49,335.50 plus 35% of the excess over \$215,950
Over \$539,900	\$162,718 plus 37% of the excess over \$539,900

Head of household	
Taxable income	Tax rate
\$0-\$14,650	10% of the taxable income
\$14,650-\$55,900	\$1,465 plus 12% of the excess over \$14,650
\$55,900-\$89,050	\$6,415 plus 22% of the excess over \$55,900
\$89,050-\$170,050	\$13,708 plus 24% of the excess over \$89,050
\$170,050-\$215,950	\$33,148 plus 32% of the excess over \$170,050
\$215,950-\$539,900	\$47,836 plus 35% of the excess over \$215,950
Over \$539,900	\$161,218.50 plus 37% of the excess over \$539,900

Estates and trusts	
Taxable income	Tax rate
\$0-\$2,750	10% of the taxable income
\$2,750-\$9,850	\$275 plus 24% of the excess over \$2,750
\$9,850-\$13,450	\$1,979 plus 35% of the excess over \$9,850
Over \$13,450	\$3,239 plus 37% of the excess over \$13,450

Long-term capital gains rate			
Taxable income	0%	15%	20%
Married, filing jointly	\$0-\$83,350	\$83,350-\$517,200	Over \$517,200
Married, filing separately	\$0-\$41,675	\$41,675-\$258,600	Over \$258,600
Single	\$0-\$41,675	\$41,675-\$459,750	Over \$459,750
Head of household	\$0-\$55,800	\$55,800-\$488,500	Over \$488,500
Estates and trusts	\$0-\$2,800	\$2,800-\$13,700	Over \$13,700

Gift tax exclusions	
Annual exclusion	\$16,000
Lifetime exemption	\$12.06 million

Standard deductions*	
Married, filing jointly	\$25,900
Married, filing separately	\$12,950
Single	\$12,950
Head of household	\$19,400

Source: Internal Revenue Service. *The additional standard deduction amount for the aged or the blind is \$1,400. These amounts are increased to \$1,750 if the individual is also unmarried and not a surviving spouse.

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