

## 2010 Tax Update

Income Taxes				Estate & Gift Taxes					
2009				2010					
If Taxable Income Is: Over		Of The Amount >		If Taxable Income Is: Over		Of The Amount >			
<b>Married Filing Jointly:</b>									
\$0	\$16,700	\$0 + 10%	\$0	\$0	\$16,750	\$0 + 10%	\$0		
16,700	67,900	1,670 + 15%	16,700	16,750	\$68,000	1,675 + 15%	16,750		
67,900	137,050	9,350 + 25%	67,900	68,000	137,300	9,363 + 25%	68,000		
137,050	208,850	26,638 + 28%	137,050	137,300	209,250	26,688 + 28%	137,300		
208,850	372,950	46,742 + 33%	208,850	209,250	373,650	46,834 + 33%	209,250		
372,950	---	100,895 + 35%	372,950	373,650	---	101,086 + 35%	373,650		
<b>Single:</b>									
\$0	\$8,350	\$0 + 10%	\$0	\$0	\$8,375	\$0 + 10%	\$0		
8,350	33,950	835 + 15%	8,350	8,375	34,000	838 + 15%	8,375		
33,950	82,250	4,675 + 25%	33,950	34,000	82,400	4,681 + 25%	34,000		
82,250	171,550	16,750 + 28%	82,250	82,400	171,850	16,781 + 28%	82,400		
171,550	372,950	41,754 + 33%	171,550	171,850	373,650	41,827 + 33%	171,850		
372,950	---	108,216 + 35%	372,950	373,650	---	108,421 + 35%	373,650		
<b>Estates &amp; Trusts:</b>									
\$0	\$2,300	\$0 + 15%	\$0	\$0	\$2,300	\$0 + 15%	\$0		
2,300	5,350	345 + 25%	2,300	2,300	5,350	345 + 25%	2,300		
5,350	8,200	1,108 + 28%	5,350	5,350	8,200	1,108 + 28%	5,350		
8,200	11,150	1,906 + 33%	8,200	8,200	11,200	1,906 + 33%	8,200		
11,150	---	2,879 + 35%	11,150	11,200	---	2,896 + 35%	11,200		
<b>Capital Gains</b>				<b>C-Corporations:</b> (for all tax years since 1993)					
Taxpayer in:									
		10, 15% Brackets	Other Brackets	\$0	\$50,000	\$0 + 15%	\$0		
S-T < 12 mos.		Ordinary rate	Ordinary rate	50,000	75,000	7,500 + 25%	50,000		
L-T > 12 mos. (5/5/03)		0% (2008-2010)	15%	75,000	100,000	13,750 + 34%	75,000		
				100,000	335,000	22,250 + 39%	100,000		
				335,000	10,000,000	113,900 + 34%	335,000		
<b>Dividends</b> (2003-2010)		0% (2008-2010)	15%	10,000,000	15,000,000	3,400,000 + 35%	10,000,000		
				15,000,000	18,333,333	5,150,000 + 38%	15,000,000		
<b>Kiddie Tax:</b> unearned inc. <18 (<24 & current FT student)				18,333,333	---	6,416,667 + 35%	18,333,333		
				<i>Professional Corporation: Flat 35%</i>					
				<b>Personal Exemptions **</b>					
					Exemption	AGI Threshold / Upper Limit			
				Married Filing	2009 \$3,650	\$250,200/\$372,7000			
				Jointly	2010 \$3,650	0			
				Single	2009 \$3,650	\$166,800 / \$289,300			
				Single	2010 \$3,650	0			
				<i>Beginning in 2010, personal exemptions phase out is repealed.</i>					
				<b>Child Tax Credit</b>					
				<i>\$1,000 per child; phases out \$50 for each \$1,000 of AGI over \$110,000 (married filing joint), or \$75,000 (single)</i>					
<b>Standard Deductions</b>									
		Annual	Add'l Age 65 or Older, or Blind						
Married	2009	\$11,400	\$1,100						
Filing Jointly	2010	\$11,400	\$1,100						
	2009	\$5,700	\$1,400						
Single	2010	\$5,700	\$1,400						
<b>Limit on Itemized Deductions</b>									
2010 REPEALED. 2009 Reduced									
by 3% of Taxpayer's AGI in excess of \$166,800.									
** Limit was phased out beginning in 2006.									
2008-2009 multiply reduction by 33.3%.									
<b>Qualified Plans</b>				<b>Long-Term Care Insurance</b>					
				<b>Max. Qualified LTC Premiums Eligible for Deduction:</b>					
				age	40 or less	41 - 50	51 - 60	61 - 70	Over 70
Maximum elective deferral to retirement plans, e.g., 401(k), 403(b)				2009	\$320	\$600	\$1,190	\$3,180	\$3,980
Maximum elective deferral to SIMPLE IRA and SIMPLE 401(k) plans				2010	\$330	\$620	\$1,230	\$3,290	\$4,110
Maximum elective deferral to 457 plans of tax-exempt employers				<i>Qual. LTC contract per diem limit (\$280 in 2009): \$290</i>					
Limit on annual additions to SEP IRA plans									
Annual compensation threshold requiring SEP IRA contribution									
Limit on annual additions to defined contribution plans									
Maximum annual compensation taken into account for contributions									
Annual benefit limit under defined benefit plans									
Threshold amount for definition of highly compensated employee									
Threshold amount for definition of key employee in top-heavy plans									
Pension Benefit Guaranty Corp. monthly pension amt.(age 65, single life)									

For Deaths Occurring in 2010

As the result of changes adopted in the Economic Growth And Tax Relief Reconciliation Act of 2001, the federal estate and generation-skipping transfer (GST) taxes are repealed in 2010 and will be reinstated in 2011.

The gift tax exemption remains at \$1 million.

One of the most significant changes in 2010 is the institution of "carryover basis" on death. The basis step-up to fair market value at death is replaced with a carryover basis in which assets will receive a basis equal to the lesser of the basis of the property in the hands of the decedent or its fair market value on the date of death. The estate of each decedent will be allowed an "aggregate basis increase" in the amount of \$1.3 million (an additional \$3 million for a surviving spouse).

*Subtract applicable credit below from calculated tax*

	Exclusion Amount	Applicable Credit
2002-2003	\$1,000,000	\$345,800
2004-2005	\$1,500,000	\$555,800
2006-2008	\$2,000,000	\$780,800
2009	\$3,500,000	\$1,455,800
2010	Estate tax repealed; gift tax remains	
2011	\$1,000,000	\$345,800

Annual Gift Tax Exclusion: \$13,000 (\$13,000 in 2009)  
 Gift Tax Unified Credit Exemption: \$1,000,000  
 GSTT Exemption: NA (\$3,500,000 in 2009)

**Social Security**

**Base Amt. of Mod. AGI Causing Soc. Sec. Benefits to be Taxable:**

	50% taxable	85% taxable
Married Filing Jointly	\$32,000	\$44,000
Single	\$25,000	\$34,000

**Max. Earnings Before Soc. Sec. Benefits are Reduced:**  
*Assumes full retirement age is 65*

	2009	2010
Under age 65 (lose \$1 for every \$2)	\$14,160	\$14,160
Age 65 and over	No limit	No limit

**Maximum Compensation Subject to FICA Taxes:**

	2009	2010
Social Security maximum	\$106,800	\$106,800
Medicare maximum	No limit	No limit

\* Social Security tax rate: 12.4% self-employed, 6.2% employees  
 \* Medicare tax rate: 2.9% self-employed, 1.45% employees

Please note that Allstate and its licensed representatives do not provide legal or tax advice. Consult an attorney or tax advisor.

**LINCOLN BENEFIT LIFE**  
AN ALLSTATE COMPANY

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Roth IRAs					IRAs																																																																																																																																			
<p><i>AGI Phase-Out Range for Contributions to Roth IRAs:</i></p> <p><b>Married Filing Jointly:</b> \$167,000 - \$177,000      <b>Single:</b> \$105,000 - \$120,000</p> <p><i>Roth IRA conversion rules:</i></p> <p><b>2010* and later:</b> Unlimited Modified AGI      Any tax filing status</p> <p><b>2009 and earlier:</b> Modified AGI &lt; \$100,000      Can't be "Married Filing Separately"</p> <p>* 2010 only, conversion can spread income over 2011 and 2012</p>					<p><b>Contribution Limits – Traditional and Roth</b></p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;">2006-2007</th> <th style="text-align: center;">2008-2009</th> <th style="text-align: center;">2010</th> </tr> </thead> <tbody> <tr> <td><b>Regular</b></td> <td style="text-align: center;">\$4,000</td> <td style="text-align: center;">\$5,000</td> <td style="text-align: center;">\$5,000</td> </tr> <tr> <td><b>Catch-Up *</b></td> <td style="text-align: center;">\$1,000</td> <td style="text-align: center;">\$1,000</td> <td style="text-align: center;">\$1,000</td> </tr> </tbody> </table> <p>* Only taxpayers age 50 and over are eligible</p>					2006-2007	2008-2009	2010	<b>Regular</b>	\$4,000	\$5,000	\$5,000	<b>Catch-Up *</b>	\$1,000	\$1,000	\$1,000																																																																																																																				
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<p><b>Education Incentives</b></p> <p><b>Coverdell Education Savings Accounts (Education IRAs) – Contribution Limit \$2,000</b></p> <p><i>Modified AGI Phase-Out Range for Contributions to Coverdell Education Savings Accounts:</i></p> <p><b>Married Filing Jointly</b> \$190,000 - \$220,000      <b>Single</b> \$95,000 - \$110,000</p>					<p><b>Health Savings Accounts – HSAs</b></p> <p>An "eligible individual" is defined as (1) one covered by a high deductible health plan (HDHP), (an annual deductible of \$1,200 for single coverage and \$2,400 for family coverage where the maximum out of pocket cannot exceed \$5,950 for single coverage and \$11,900 for family coverage), (2) is not covered by any other health insurance except for some permitted coverages, (3) is not eligible for and enrolled in Medicare, and (4) cannot be claimed as a dependent on someone else's income tax return.</p> <p><b>Contribution Limits:</b></p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;">2009</th> <th style="text-align: center;">2010</th> </tr> </thead> <tbody> <tr> <td>Single</td> <td style="text-align: center;">\$3,000</td> <td style="text-align: center;">\$3,050</td> </tr> <tr> <td>Family</td> <td style="text-align: center;">\$5,950</td> <td style="text-align: center;">\$6,150</td> </tr> </tbody> </table>					2009	2010	Single	\$3,000	\$3,050	Family	\$5,950	\$6,150																																																																																																																							
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