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2022 Proactive Tax Planning

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Tax Planning should always be a key focus when reviewing your personal financial situation. One of our goals as financial professionals is to point out as many tax savings opportunities and strategies as possible for our clients.

This special report reviews some of the broader tax law changes along with a wide range of tax reduction strategies. As you read this report, please take note of each tax strategy that you think could be beneficial to you. Not all ideas are appropriate for all taxpayers. We always recommend that you address any tax strategy with your tax professional to consider how one tax strategy may affect another and calculate the income tax consequences (both state and federal). Remember, tax strategies and ideas that have worked in the recent past might not even be available under today's tax laws. Always attempt to understand all the details before making any decisions – it is always easier to avoid a problem than it is to solve one.

Please note – your state income tax laws could be different from the federal income tax laws. Visit https://tax.findlaw.com for a wide range of tax information and links to tax forms for all 50 states. All examples mentioned in this report are hypothetical and meant for illustrative purposes only.

Income tax is a large revenue source for the United States government. While tax rates have changed many times, since the 1860's, the United States has used a "progressive" tax code. A progressive tax code means that people who make more money are taxed at a higher rate than those who make less money. Our progressive tax system works by placing earners through different brackets according to how much money they make. The dollar amounts define your tax brackets and there are differing tables depending on your filing status (single, married, etc.). This matters in determining your marginal tax rate.

Understanding Marginal Tax Rates

Determining your tax bracket is not as simple as just adding up your total income and checking a tax table. Taxpayers need to calculate their taxable income (which can be sometimes referred to as their "adjusted gross income") and then adjust their income for any deductions, adjustments and exemptions they are allowed to find their final taxable amount.

Once you determine your final taxable income amount, it's critical to know that not all of your income was taxed at the same rate. So, for example if you are married filing jointly, your first $20,550 is taxed at 10%. If these same tax filers have a final taxable income of $95,000, then these taxpayers are in a "marginal tax bracket" of 22%. The key thing to note is that in this example, the last dollar earned is taxed at that 22% tax rate.

2022 Tax Law Updates

There is time to look into tax planning ideas for your 2022 taxes. Here are some things that you should review. They include:

- Tax brackets have been slightly adjusted.
- The standard deductions have risen from 2021.
- There are still caps to state and local tax (SALT) deductions. However, pass through entities such as S Corps and LLC's have a workaround for some of this lost deduction. (See Flow Through Tax Section)
- Medical expense deduction rate stays the same.
- Capital gains will still impact your income.
- There is still a 3.8% Medicare Investment Tax.

- Charitable donations are still deductible. (Pending your situation)
- There is a special $300 tax deduction available for most people that give to charity – even if they don't itemize. This doubles to $600 for married couples.

2022 Tax Tables and Tax Rates

There are still seven federal income tax brackets for 2022. The lowest of the seven tax rates is 10% and the top tax rate is still 37%. For 2022, use the chart in this report to see what bracket your final income falls into.

TAX TIP: If you are not sure how best to file, ask your tax preparer or review IRS Publication 17, Your Federal Income Tax, which is a complete tax resource. It contains helpful information such as whether you need to file a tax return and how to choose your filing status.

2022 Standard Deduction Amounts

Most taxpayers claim the standard deduction. For 2022, the standard deduction has slightly increased. The amounts are now $12,950 for single filers and $25,900 for those filing jointly ($19,400 for head of household filers). If you are filing as a married couple, an additional $1,400 is added to the standard deduction for each person age 65 and older. If you are single and age 65 or older, an additional deduction of $1,750 can be made.

Child Tax Credit

For 2022, the maximum child tax credit is $2,000 per qualifying child. Up to $1,500 of the Child Tax Credit is refundable; that is, it can reduce your tax bill to zero and you might be able to get a refund on anything left over. There is also a non-refundable credit of $500 for dependents other than children. The modified adjusted gross income threshold at which the credit begins to phase out is $200,000 single and $400,000 if married filing jointly.

State and Local Tax (SALT) Deduction

2022 also continues the changes to state and local tax deductions that cap a taxpayer's state and local tax (SALT) deduction at $10,000. This includes both state income and property taxes. This change affected a large number of taxpayers who live in states with high property taxes and those who pay larger state income tax bills.

Flow Through Tax Deduction

With the reduction in the SALT deduction for many tax payers, many states including (MI, IA, CO, ID, ND, MN, OR, CA, IL, AZ, OK, LA, AR, AL, GA, SC, MD, NJ, NY, RI, CT, MA (and others pending) have enacted a partial work around in replacement of some of the lost (SALT) deduction. This allows pass-through entity holders such as LLC's and S-Corp owners to run their pro-rata share of state income taxes through their businesses, thus giving them a federal tax deduction!

Medical Expense Deduction

There is a 7.5% AGI threshold available to taxpayers in 2022 and has been made permanent in 2021.

Investment Income

Long-term capital gains are taxed at more favorable rates compared to ordinary income. For qualified dividends, investors will continue to be taxed at 0%, 15% or 20%. Additionally, there is a 3.8% Federal net investment income tax (NIIT) at certain MAGI levels also known as the Medicare surtax.

If you earn more than $200,000 as a single or head of household taxpayer, $125,000 as married taxpayers filing separately or $250,000 as married joint return filers, then this tax applies to either your modified adjusted gross income or net investment income (including interest, dividends, capital gains, rentals, and royalty income), whichever is lower. This 3.8% tax is in addition to capital gains or any other tax you already pay on investment income.

A helpful strategy has been to pay attention to timing, especially if your income fluctuates from year to year or is close to the $200,000 or $250,000 amount. Consider realizing capital gains in years when you are under these limits. The inclusion limits may penalize married couples, so realizing investment gains before you tie the knot may help in some circumstances. This tax makes the use of depreciation, installment sales, and other tax deferment strategies suddenly more attractive.

Calculating Capital Gains and Losses

With all of these different tax rates for different types of gains and losses in your marketable securities portfolio, it's probably a good idea to familiarize yourself with some of the rules:

- Short-term capital losses must first be used to offset short-term capital gains.
- If there are net short-term losses, they can be used to offset net long-term capital gains.
- Long-term capital losses are similarly first applied against long-term capital gains, with any excess applied against short-term capital gains.
- Net long-term capital losses in any rate category are first applied against the highest tax rate long-term capital gains.
- Capital losses in excess of capital gains can be used to offset up to $3,000 ($1,500 if married filing separately) of ordinary income.
- Any remaining unused capital losses can be carried forward to future years and used in the same manner as described above.

TAX TIP: Please remember to look at your 2021 income tax return to see if you have any capital loss carryover for 2022. This is often overlooked, especially if you are changing tax preparers.

Please double-check your capital gains or losses. If you sell an asset outside of a qualified account during 2022, you most likely will incur a capital gain or loss. Sales of securities showing the transaction date and sale price are listed on the 1099 generated by the financial institution. However, your 1099 might not show the correct cost basis or realized gain or loss for each sale. You will need to know the full cost basis for each investment sold outside of your qualified accounts, which is usually what you paid for it, but this is not always the case. Don't forget to keep track of your basis in second homes!

Medicare Health Insurance Tax on Wages

If you earn more than $200,000 in wages, compensation, and self-employment income for single or Head of Household ($250,000 if married filing jointly, or $125,000 if married and filing separately), the Affordable Care Act levies a special 0.9% tax on your wages and other earned income. You'll pay this all year as your employer withholds the additional Medicare Tax from your paycheck. If you're self-employed, plan for this tax when you calculate your estimated taxes.

If you're employed, there's little you can do to reduce the bite of this tax. Requesting non-cash benefits in lieu of wages won't help—they're included in the taxable amount. If you're self-employed, you may want to take special care in timing income and expenses (especially depreciation) to avoid the limit.

Charitable Gifts and Donations

When preparing your list of charitable gifts, remember to keep track of your donations so you don't leave any out. Everyone remembers to count the monetary gifts they make to their favorite charities, but you should count noncash donations as well. Make it a priority to always get a receipt for every gift. Keep your receipts. If your contribution totals more than $250, you'll also need an acknowledgement from the charity documenting the support you provided. Remember that you'll have to itemize to claim this deduction, but when filing, the expenses incurred while doing charitable work often is not included on tax returns. Also, for 2022, you can take a $300(Single) and $600(MFJ) charitable deduction even if you don't itemize.

You can't deduct the value of your time spent volunteering, but if you buy supplies for a group, the cost of that material is deductible as an itemized charitable donation. You can also claim a charitable deduction for the use of your vehicle for charitable purposes, such as delivering meals to the homebound in your community or taking your child's Scout troop on an outing. For 2020, the IRS will let you deduct that travel at .14 cents per mile.

Charitable Gift Directly made from IRA - Individuals at least 70.5 years of age can still exclude from gross income qualified charitable distributions (QCD) from IRAs of up to $100,000 per year. If you are age 72 or older, these QCD's count as part of your RMD and will not be included in income on your tax return, thus allowing a work around for smaller donations that would otherwise not be large enough for an itemized deduction. Please remember to double check on what counts as a qualified charity and distribution before using this tax strategy.

Consider bunching your charitable donations into a Donor Advised Fund (DAF) **-** Now is the time to explore if it is helpful for your tax situation to deposit cash, appreciated securities or other assets in a Donor Advised Fund, and then distributing the money to charities over time. Up to 60% of your adjusted gross income can be deductible if given as donations to typical charities.

Contribute to Retirement Accounts

To qualify for the full annual IRA deduction in 2022, you must either: 1) not be eligible to participate in a company retirement plan, or 2) if you are eligible, there is a phase-out from $68,001 to $77,999 for singles and from $109,001 to $128,999 for married taxpayers filing jointly. If you are not eligible for a company plan but your spouse is, your traditional IRA contribution is fully-deductible as long as your combined gross income does not exceed $204,000. For 2022, the maximum IRA contribution you can make is $6,000 ($7,000 if you are age 50 or older by the end of the calendar year). For self-employed persons, the maximum annual addition to SEPs and Keoghs for 2022 is $61,000. There is no limit on non-deductible IRA's.

Although contributing to a Roth IRA instead of a traditional IRA will not reduce your 2020 tax bill (Roth contributions are not deductible), it could be the better choice because all qualified withdrawals from a Roth can be tax-free in retirement. Withdrawals from a traditional IRA are fully taxable in retirement. To contribute the full $6,000 ($7,000 if you are age 50 or older by the end of 2022) to a Roth IRA, you must earn $129,000 or less a year if you are single or $204,000 if you're married and file a joint return.

If you have any questions on retirement contributions, please call us.

Child and Dependent Care Credit

Millions of parents claim the child and dependent care credit each year to help cover the costs of after-school daycare while working. Some parents overlook claiming the tax credit for childcare costs during the summer. This tax break can also apply to summer day camp costs. The key is that for deduction purposes, the camp can only be a day camp, not an overnight camp. So, if you paid a daycare center, babysitter, summer camp, or other care provider to care for a qualifying child under age 13 or a disabled dependent of any age, you may qualify for a tax credit of up to 35% of qualifying expenses of $3,000 for one child or dependent, or up to $6,000 for two or more children.

Roth IRA Conversions

A Roth IRA conversion is when you convert part or all of your traditional IRA into a Roth IRA. This is a taxable event. The amount you converted is subject to ordinary income tax. It might also cause your income to increase, thereby subjecting you to the Medicare surtax. Roth IRAs grow tax-free and qualified withdrawals are tax-free in the future, a time when tax rates might be higher. We consider utilizing Roth conversions to "fill up" lower tax brackets during retirement or pre-retirement. The conviction to do so could be based on expected higher future tax rates or to reduce future Required Mandatory Distributions that will be forced at higher tax rates.

Whether to convert part or all of your traditional IRA to a Roth IRA depends on your particular situation. It is best to prepare a tax projection and calculate the appropriate amount to convert. Remember—you do not have to convert all of your IRA to a Roth. Roth IRA conversions are not subject to the pre-age 59½ penalty of 10%.

Many 401(k) plan participants can convert the pre-tax money in their 401(k) plan to a Roth 401(k) plan without leaving the job or reaching age 59½. There are a number of pros and cons to making this change. **Please call us to see if this makes sense for you.**

Required Minimum Distributions (RMD)

If you turned age 72 during 2022, you will have to take your RMD. The deadline for taking out your RMD is December 31 of each year. If you do not pay out your RMD by this deadline, you may be subject to a 50% penalty on the amount you were supposed to take out. Remember to take advantage of QCD's as discussed in the Charitable Donations section to help reduce your taxable RMD amount.

Other Overlooked Tax Items and Deductions

Reinvested Dividends - This isn't a tax deduction, but it is an important calculation that can save investors a bundle. Former IRS commissioner Fred Goldberg told Kiplinger magazine for their annual overlooked deduction article that missing this break costs millions of taxpayers a lot in overpaid taxes.

Many investors have mutual fund dividends that are automatically used to buy extra shares or they have automatic stock dividend reinvestment programs. Remember that each reinvestment increases your tax basis in that stock or fund. That will, in turn, reduce the taxable capital gain (or increases the tax-saving loss) when you redeem shares. Please keep good records. Forgetting to include reinvested dividends in your basis results in double taxation of the dividends—once in the year when they were paid out and immediately reinvested and later when they're included in the proceeds of the sale.

If you're not sure what your basis is, ask the fund or us for help. Funds often report to investors the tax basis of shares redeemed during the year. Regulators currently require that for the sale of shares purchased, financial institutions must report the basis to investors and to the IRS.

Student-Loan Interest Paid by Parents - Generally, you can deduct interest only if you are legally required to repay the debt. But if parents pay back a child's student loans, the IRS treats the transactions as if the money were given to the child, who then paid the debt. So as long as the child is no longer claimed as a dependent, the child can deduct up to $2,500 of student-loan interest paid by their parents each year. *(The parents can't claim the interest deduction even though they actually foot the bill because they are not liable for the debt).*

Helpful Tax Time Strategies

- ✓ Although many deductions were eliminated under the new laws, it might still be helpful to write down or keep all receipts you think are even possibly tax-deductible. Sometimes, taxpayers assume that various expenses are not deductible and do not even mention them to their tax preparer. Don't assume anything—give your tax preparer the chance to tell you whether something is or is not deductible.
- ✓ Be careful not to overpay Social Security taxes. If you received a paycheck from two or more employers and earned more than $147,000 in 2022 you may be able to file a claim on your return for the excess Social Security tax withholding.
- ✓ Don't forget items carried over from prior years because you exceeded annual limits, such as capital losses, passive losses, charitable contributions and alternative minimum tax credits.
- ✓ Check your 2021 tax return to see if there was a refund from 2021 applied to 2022 estimated taxes.
- ✓ Calculate your estimated tax payments for 2022 very carefully. Many computer tax programs will automatically assume that your income tax liability for the current year is the same as the prior year. This is done to avoid paying penalties for underpayment of estimated income taxes. However, in some cases this might not be a correct assumption, especially if 2021 was an unusual income tax year due to the sale of a business, unusual capital gains, the exercise of stock options, or even winning the lottery! Current Year Tax Estimate - payments must by either 90% of actual liability or 100% of the liability for the prior year. If prior year AGI was over $150,000, the 100% becomes 110%, although the 90% option remains available. Payments should be made as income is earned.
- ✓ **A qualified tax preparer could be able to help you with a tax projection for 2022.**
- ✓ Remember that IRS.gov is a valuable online resource for tax information.
- ✓ Always double check your math where possible and **remember it is always wise to consult a tax preparer before filing.**

Items Taxpayers Should Consider to Proactively Tax Plan for 2022

1. **Prepare a 2022 tax projection** - Taxpayers already know the 2022 rates and by reviewing their 2021 situation and all 2022 expectations of income, a qualified tax preparer as well as our firm could help you with a tax projection for 2022.

2. **Updated contribution limits for retirement savings** - For 2022, the contribution limit for employees who participate in 401(k), 403(b), most 457 plans, and the federal government's Thrift Savings Plan is increased from $19,500 to $20,500. The limit on annual contributions to an IRA remains $6,000 ($7,000 for those 50 or older). The catch-up contribution limits for those 50 and over remain unchanged at $1,000.

3. **Explore if a potential Roth IRA conversion is helpful for your situation -** A Roth IRA can be beneficial in your overall retirement planning. Investments in a Roth IRA have the potential to grow tax-free and they don't have required minimum distributions during the lifetime of the original owner. Also, Roth IRA assets may pass to your heirs tax-free. **Roth conversions include complex details and are not right for everyone, so please call us to see if this makes sense for you.**

4. **Take advantage of annual exclusion gifts -** For 2022, the maximum amount of gift tax exemption is $16,000. This means you can give up to that amount to a family member without having to pay a gift tax. Ideas for gifting can include, contributing to a working child (or grandchild's) IRA, or gifting to a 529 plan, which is a tax-sheltered plan for college expenses.

5. **Take advantage of special Charitable Donation rules.** Bunching donations in years where you can itemize. Donating appreciated stock. Making large Donor Advised Fund contributions. Taking advantage of QCD's if you are over the age of 70.5.

6. **MAGI Calculation** (used for IRA eligibility, taxation of SS, Education credits) = AGI plus:

- Student loan interest
- One-half of self-employment tax
- Qualified tuition expenses
- Tuition and fees deduction
- Passive loss or passive income
- IRA contributions, taxable social security payments
- The exclusion for income from U.S. savings bonds
- The exclusion under 137 for adoption expenses
- Rental losses
- Any overall loss from a publicly traded partnership

MAGI Calculation for ACA- AGI plus:

- Untaxed foreign income
- Non-taxable social security
- Tax exempt interest

7. **Medicare Premiums** - 2020 MAGI (AGI + Tax Exempt Income) will be used to calculate 2022 premiums:

MAGI Threshold	Part B Premium Adjustment	Part D Premium Adjustment
$0 to $182,000	$0	$0
$182,000 - $228,000	$68	$12
$228,000 - $284,000	$170	$32
$284,000 - $340,000	$272	$52
$340,000 - $750,000	$374	$71
> $750,000	$408	$78

8. **Look into Health Savings Accounts (HSAs) -** In general, to qualify to contribute to a health savings account in 2022, you must have a health insurance policy with a deductible of at least $1,400 for single coverage or $2,800 for family coverage. You can contribute up to $3,650 to an HSA if you have single coverage or up to $7,300 for family coverage in 2022, which is slightly more than the 2021 limits. If you're 55 or older anytime in 2022, you'll continue to be able to contribute an extra $1,000. **HSA's include complex details and are not right for everyone, so please call us to see if this makes sense for you.**

Our goal is to work with clients to explore efficient ways to drawdown retirement savings and transfer wealth. If you would like to discuss your retirement plan and withdrawal strategy, please call us. As always, we appreciate the opportunity to assist you in addressing your financial goals.

2022 Tax Tables

Single Taxpayers

Not over $10,275	10% of taxable income
Over $10,275, under $41,775	$1,027.50 plus 12% of the amount over $10,275
Over $41,775, under $89,075	$4,807.50 plus 22% of the amount over $41,775
Over $89,075, under $170,050	$15,213.50 plus 24% of the amount over $89,075
Over $170,050, under $215,950	$34,647.50 plus 32% of the amount over $170,050
Over $215,950, under $539,900	$49,335.50 plus 35% of the amount over $215,950
Over $539,900	$162,718 plus 37% of the amount over $539,900

Married Filing Separately Taxpayers

Not over $10,275	10% of taxable income
Over $10,275, under $41,775	$1027.50 plus 12% of the amount over $10,275
Over $41,776, under $89,075	$4,807.50 plus 22% of the amount over $41,775
Over $89,076, under $170,050	$15,213.50 plus 24% of the amount over $89,075
Over $170,051, under $215,950	$34,647.50 plus 32% of the amount over $170,050
Over $215,951, under $323,925	$49,335.50 plus 35% of the amount over $215,950
Over $323,926	$87,126.75 plus 37% of the amount over $323,925

Married Filing Jointly Taxpayers

Not over $20,550	10% of taxable income
Over $20,550, under $83,550	$2,055 plus 12% of the amount over $20,550
Over $83,550, under $178,150	$9,615 plus 22% of the amount over $83,550
Over $178,150, under $340,100	$30,427 plus 24% of the amount over $178,150
Over $340,100, under $431,900	$69,295 plus 32% of the amount over $340,100
Over $431,900, under $647,850	$98,671 plus 35% of the amount over $431,900
Over $647,850	$174,253.50 plus 37 % of the amount over $647,850

Head of Household Taxpayers

Not over $14,650	10% of taxable income
Over $14,651, under $55,900	$1,465 plus 12% of the amount over $14,650
Over $55,901, under $89,050	$6,415 plus 22% of the amount over $55,900
Over $89,051, under $170,050	$13,708 plus 24% of the amount over $89,050
Over $170,051, under $215,950	$33,148 plus 32% of the amount over $170,050
Over $215,951, under $539,900	$47,836 plus 35% of the amount over $215,950
Over $539,901	$161,218.50 plus 37% of the amount over $539,900

2022 Cap Gains and Dividends

Single	MFJ	Tax Rate
$0 - $41,675	$0 - $83,350	0%
Over $41,675 but not over $459,750	Over $83,350 but not over $517,200	15%
Over $459,750	Over $517,200	20%

Retirement Plan	2022 Limit
Elective deferrals to 401(k), 403(b), 547(b)(2), 457(c)(1) plans	$20,500
Contributions to defined contribution plans	$61,000
Contributions to SIMPLEs	$14,000
Contributions to traditional IRAs	$6,000
Catch-up Contributions to 401(k), 403(b), 457(b)(2), 457(c)(1) plans	$6,500
Catch-up Contributions to SIMPLEs	$3,000
Catch-up Contributions to IRAs	$1,000

Conclusion

Filing your 2022 taxes will continue to include the new tax rates set for with the Tax Cuts and Jobs Act (TCJA) enacted in 2018 (currently set to expire after 2025). An essential part of maintaining your overall financial health is attempting to keep your tax liability to a minimum.

We believe that taking a proactive approach is better than a reactive approach—especially regarding income tax strategies!

Remember — if you ever have any questions regarding your finances, please call us first before making any decisions. We pride ourselves in our ability to help clients make informed decisions.
We are here to help you! We do not want you to worry about things that you don't need to worry about!

How long should I keep my records?

Period of Limitations		
	If you…	Period is…
1	File a return and (2), (3), and (4) don't apply to you.	**3 years**
2	Don't report income that you should and it's more than 25% of the gross income shown on your return.	**6 years**
3	File a fraudulent return.	**No limit**
4	Don't file a return.	**No limit**
5	File a claim for credit or refund after you filed your return.	**The later of 3 years or 2 years after tax was paid**
6	File a claim for a loss from worthless securities or bad debt deduction.	**7 years**

According to ***IRS Publication 17,*** you must keep your records as long as they may be needed for the administration of any provision of the Internal Revenue Code. Generally, this means you must keep records that support items shown on your return until the period of limitations for that return runs out. The period of limitations is the period of time in which you can amend your return to claim a credit or refund or the IRS can assess additional tax.

This table taken from IRS Publication 17, contains the periods of limitations that apply to income tax returns. Unless otherwise stated, the years refer to the period beginning after the return was filed. Returns filed before the due date are treated as being filed on the due date. It should be noted that the table is specific to the period of limitations, however we suggest that you keep your returns indefinitely. We also suggest you keep home purchase and improvement records for at least 3 years after the sale of a home if you are selling above the exemption amount. As always if you have questions on if you should keep certain records, we are always available to answer those questions for you.

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