

Taxable Social Security Calculation					
MFJ Simplified Calculation					
Based on IRS Publication 915 Worksheet 1					
			Roth Conversion		
Social Security (A)	\$45,000		\$45,000		
Half of Social Security (B)	\$22,500		\$22,500		
NonSocial Security Income (C)	\$42,094		\$52,094		
Sum of B + C (D)	\$64,594		\$74,594		
MFJ Threshold (E)	\$32,000		\$32,000		
D minus E (F)	\$32,594		\$42,594		
Second MFJ Threshold (G)	\$12,000		\$12,000		
G minus F (H)	\$20,594		\$30,594		
Smaller of F or G (I)	\$12,000		\$12,000		
I times 50% (J)	\$6,000		\$6,000		
Smaller of B or J (I)	\$6,000		\$6,000		
85% of H (K)	\$17,505		\$26,005		
Sum of I + K (L)	\$23,505		\$32,005		
85% of A (M)	\$38,250		\$38,250		
Taxable Benefits (Smaller of L and M)	\$23,505		\$32,005		
See also https://www.covisum.com/resources/taxable-social-security-calculator					
For educational demonstration purposes only. Simplified Calculation, not guaranteed to work in all scenarios.					