

MFJ \$1.5M				
Level	Income Amount	Tax Rate	Federal Income Tax	Notes
Level One	\$30,000	0%	\$0	Interest Income (\$3,500) and part of the 72(t) distribution (\$26,500) sheltered from tax by the standard deduction.
Level Two	\$23,850	10%	\$2,385	10 percent ordinary income tax bracket
Level Three	\$9,650	12%	\$1,158	12 percent ordinary income tax bracket
Total	\$63,500		\$3,543	
Effective Rate	5.58%			
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USES 2025 FEDERAL INCOME TAX NUMBERS				
https://www.cnbc.com/2024/10/22/new-federal-income-tax-brackets-for-2025.html				