

MFJ \$1M				
Level	Income Amount	Tax Rate	Federal Income Tax	Notes
Level One	\$30,000	0%	\$0	Interest Income (\$3,000) and part of the 72(t) distribution (\$27,000) sheltered from tax by the standard deduction.
Level Two	\$13,000	10%	\$1,300	10 percent ordinary income tax bracket
Total	\$43,000		\$1,300	
Effective Rate	3.02%			
FOR ILLUSTRATIVE PURPOSES ONLY. NOT TAX ADVICE FOR YOU OR ANY OTHER INDIVIDUAL.				
USES 2025 FEDERAL INCOME TAX NUMBERS				
https://www.cnbc.com/2024/10/22/new-federal-income-tax-brackets-for-2025.html				