

Single \$1M				
Level	Income Amount	Tax Rate	Federal Income Tax	Notes
Level One	\$15,000	0%	\$0	Interest Income (\$3,000) and part of the 72(t) distribution (\$12,000) sheltered from tax by the standard deduction.
Level Two	\$11,925	10%	\$1,193	10 percent ordinary income tax bracket
Level Three	\$16,075	12%	\$1,929	12 percent ordinary income tax bracket for remaining 72(t) distribution
Total	\$43,000		\$3,122	
Effective Rate	7.26%			
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				