

What Counts as Provisional Income?

1

All earned income

5

Pensions

2

Distributions from Qualified Plans (IRAs, 401(k)s, etc.)

6

Rental income

3

Required Minimum Distributions (RMDs)

7

Interest from Municipal Bonds

4

1099s from taxable bucket

8

One-half of your Social Security

Source: http://www.retireeincome.com/resources/primer_on_taxation_of_social_security_benefits.html

Provisional Income Thresholds (Married)

Provisional Income	Percent of Social Security Subject to Tax
Under \$32,000	0%
\$32,000 to \$44,000	Up to 50%
Above \$44,000	Up to 85%

Source: http://www.retireeincome.com/resources/primer_on_taxation_of_social_security_benefits.html

Provisional Income Thresholds (Single)

Provisional Income	Percent of Social Security Subject to Tax
Under \$25,000	0%
\$25,000 to \$34,000	Up to 50%
Above \$34,000	Up to 85%

Source: http://www.retireeincome.com/resources/primer_on_taxation_of_social_security_benefits.html