



2011 Quick Tax Reference

Federal Income Taxes

TAXABLE INCOME OVER BUT NOT OVER	TAX +	% ON EXCESS	OF THE AMOUNT OVER
SINGLE FILERS			
\$0 - \$8,500		10%	\$0
\$8,500 - \$34,500	\$850.00	15%	\$8,500
\$34,500 - \$83,600	\$4,750.00	25%	\$34,500
\$83,600 - \$174,400	\$17,025.00	28%	\$83,600
\$174,400 - \$379,150	\$42,449.00	33%	\$174,400
\$379,150 - ∞	\$110,016.50	35%	\$379,150
MARRIED FILING JOINTLY			
\$0 - \$17,000		10%	\$0
\$17,000 - \$69,000	\$1,700.00	15%	\$17,000
\$69,000 - \$139,350	\$9,500.00	25%	\$69,000
\$139,350 - \$212,300	\$27,087.50	28%	\$139,350
\$212,300 - \$379,150	\$47,513.50	33%	\$212,300
\$379,150 - ∞	\$102,574.00	35%	\$379,150
MARRIED FILING SEPARATELY			
\$0 - \$8,500		10%	\$0
\$8,500 - \$34,500	\$850.00	15%	\$8,500
\$34,500 - \$69,675	\$4,750.00	25%	\$34,500
\$69,675 - \$106,150	\$13,543.75	28%	\$69,675
\$106,150 - \$189,575	\$23,756.75	33%	\$106,150
\$189,575 - ∞	\$51,287.00	35%	\$189,575
HEAD OF HOUSEHOLD			
\$0 - \$12,150		10%	\$0
\$12,150 - \$46,250	\$1,215.00	15%	\$12,150
\$46,250 - \$119,400	\$6,330.00	25%	\$46,250
\$119,400 - \$193,350	\$24,617.50	28%	\$119,400
\$193,350 - \$379,150	\$45,323.50	33%	\$193,350
\$379,150 - ∞	\$106,637.50	35%	\$379,150
TRUSTS AND ESTATES			
\$0 - \$2,300		15%	\$0
\$2,300 - \$5,450	\$345.00	25%	\$2,300
\$5,450 - \$8,300	\$1,132.50	28%	\$5,450
\$8,300 - \$11,350	\$1,930.50	33%	\$8,300
\$11,350 - ∞	\$2,937.00	35%	\$11,350
STANDARD DEDUCTIONS			
	2010	2011	
Single	\$5,700	\$5,800	
Married filing Jointly	\$11,400	\$11,600	
Married filing separately	\$5,700	\$5,800	
Head of household	\$8,400	\$8,500	
Personal exemption	\$3,650	\$3,700	
Kiddie tax	\$950	\$950	

Traditional and Roth IRA

	2010	2011
TRADITIONAL IRA DEDUCTIBILITY PHASE-OUT based on MAGI		
Participants in employer plans		
Married – Jointly	\$89,000-\$109,000	\$90,000-\$110,000
Married – Separately	\$0-\$10,000	\$0-\$10,000
All others	\$56,000-\$66,000	\$56,000-\$66,000
Nonparticipant married to a participant		
	\$167,000-\$177,000	\$169,000-\$179,000
Neither spouse a participant -	Fully deductible	Fully deductible
ROTH IRA PHASE-OUT based on MAGI		
Married		
Filing Jointly	\$167,000-\$177,000	\$169,000-\$179,000
Filing Separately	\$0-\$10,000	\$0-\$10,000
All others	\$105,000-\$120,000	\$107,000-\$122,000
IRA ANNUAL CONTRIBUTION LIMIT		
Contribution limit	\$5,000	\$5,000
50+ Catch-up	\$1,000	\$1,000

Qualified Plans

	2010	2011
Maximum annual additions in a defined contribution plan	\$49,000	\$49,000
Simple Salary deferral	\$11,500	\$11,500
50+ Catch-up	\$2,500	\$2,500
401(k), 403(b), 457(b) salary deferral ¹	\$16,500	\$16,500
50+ Catch-up	\$5,500	\$5,500
Maximum Annual benefit in defined benefit plan	\$195,000	\$195,000
Maximum compensation considered	\$245,000	\$245,000
Highly compensated employee	\$110,000	\$110,000
Key employee - Officer	\$160,000	\$160,000
Key employee – 1% owner	\$150,000	\$150,000
PBGC Maximum insurance benefit for those who retire at age 65	\$54,000	\$54,000

¹Special catch-up rules applies to certain 403(b) contributors with 15 or more years of service and governmental 457(b) participants in the last 3 years before retirement.

Social Security

	2010	2011
TAXABLE WAGE BASE		
Social Security (OASDI)	\$106,800	\$106,800
4.2% employee (2011 only), 6.2% employer		
Medicare (HI only) at 1.45%	No limit	No limit
RETIREMENT EARNING TEST		
Under full retirement age	\$14,160/yr (\$1,180/mo)	\$14,160/yr (\$1,180/mo)
<i>Note: One dollar in benefits will be withheld for every \$2 in earnings above the limit</i>		
Year reaching full retirement age	\$37,680/yr (\$3,140/mo)	\$37,680/yr (\$3,140/mo)
<i>Note: Applies only to earnings for months prior to attaining full retirement age. One dollar in benefits will be withheld for every \$3 in earnings above the limit</i>		
TAXABILITY OF BENEFITS (Based on Provisional Income)		
	INDIVIDUAL	MARRIED FILING JOINTLY
Not taxable	Less than \$25,000	Less than \$32,000
Up to 50% taxable	\$25,000-\$34,000	\$32,000-\$44,000
Up to 85% taxable	Greater than \$34,000	Greater than \$44,000
MARRIED FILING SEPARATELY		
Up to 85% of benefits are taxable		
Provisional Income = Adjusted Gross Income + Nontaxable Income + 1/2 Social Security Benefits		
AGE TO RECEIVE FULL BENEFITS		
YEAR OF BIRTH	FULL RETIREMENT AGE	
1941	65 and 8 months	
1942	65 and 10 months	
1943-1954	66	
1955	66 and 2 months	
1956	66 and 4 months	
1957	66 and 6 months	
1958	66 and 8 months	
1959	66 and 10 months	
1960 and later	67	
DELAYED RETIREMENT CREDITS		
YEAR OF BIRTH	YEARLY RATE OF INCREASE	
1939-1940	7.0%	
1941-1942	7.5%	
1943 or later	8.0%	
<i>Accrues when you reach full retirement age until you start receiving benefits or reach age 70</i>		

Gift and Estate Tax

	2010	2011
Gift tax exclusion	\$13,000	\$13,000
Gift tax applicable credit amount	\$1,000,000	\$5,000,000
Gift to non-citizen spouse	\$134,000	\$136,000
Estate tax applicable credit amount	n/a ¹	\$5,000,000
Highest estate tax bracket	n/a ¹	35%

¹Estates of decedents dying in 2010 may elect the new estate tax law

Uniform Lifetime Table

AGE	DIVISOR BALANCE	% ACCOUNT	AGE	DIVISOR BALANCE	% ACCOUNT
70	27.4	3.65	86	14.1	7.09
71	26.5	3.77	87	13.4	7.46
72	25.6	3.91	88	12.7	7.87
73	24.7	4.05	89	12.0	8.33
74	23.8	4.20	90	11.4	8.77
75	22.9	4.37	91	10.8	9.26
76	22.0	4.55	92	10.2	9.80
77	21.2	4.72	93	9.6	10.42
78	20.3	4.93	94	9.1	10.99
79	19.5	5.13	95	8.6	11.63
80	18.7	5.35	96	8.1	12.35
81	17.9	5.59	97	7.6	13.16
82	17.1	5.85	98	7.1	14.08
83	16.3	6.13	99	6.7	14.93
84	15.5	6.45	100	6.3	15.87
85	14.8	6.76	101	5.9	16.95

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