

2019 CLIENT NEWSLETTER



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LETTER FROM THE PRESIDENT



**MICHELE POWELL,
OWNER/PRESIDENT**

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Dear Clients and Friends,

I can hardly believe another year has passed. As expected and prophesied, 2019 was certainly a year of "Action," yet the 1/2 truths that America has been functioning under are still very real. Fortunately, as Judeo-Christian Americans, we still have the privilege to know that "the truth will set us free."

I heard the Lord prompt me to focus this year's newsletter on 2 things. 1st, the "roof" of our MSA Financial House (which includes "TAXES" and "Inflation") and 2nd, the "Medicare For ALL" proposals being discussed. As I heard Him say "focus on the roof this year" I realized that as a Financial Mentor I normally begin building a "Financial Blueprint" for a client with teaching them to pay attention to the pitch of their roof which is titled "Financial Independence". On the "Blueprint" however, it says BUDGET in the pitch, and friends, we must get down to the actual MATH and basic principles of budgeting for success. It seems America would be completely transformed if Washington D.C. could do the same.

The last several years we've watched America focus its attention heavily on ALL kinds of drama around the healthcare industry and it's certainly stirred up a hornet's nest of political propaganda. Yet is it TRUE, ALL of this "healthcare" is the real CRISIS in America? It's important for us ALL to understand that this entire mess really only financially effected a very small percentage of the American people, considering approximately 80% of Americans are covered by either group or Medicare supplemental insurance.

This past weekend I actually read an article from CNBC put out on November 4th that came from a legislative focus group. It stated "Rising Health-Care Costs Stall American's Dreams Of Buying Homes, Building Families And Saving For Retirement". So seeking the truth, I took some time to study some historical MATH for America's economy. The MATH is revealed on **page 3** of this newsletter. It's SHOCKING considering "healthcare costs" only rose apx. 400% yet pharmaceuticals went up 13,334%, the cost of a car 1,200%, a house 2,279% & education 1,147% from 1960 to 2013. Yet income only rose 833% in that same time frame. Let's pay attention to pharmaceuticals. They had the largest increase yet not even ONE of the "Medicare for ALL (More, X, E, Buy In, America)" proposals, even addresses the Rx CRISIS. Yet the scariest part though is not even one, is the American Medicare system!!! Actually on the contrary, ALL of America would be forced to move to this "single payer" TAX system, including the 80% of Americans that were NOT affected by the ACA. Yes, ALL would lose their coverage, including ALL of our Seniors who like their American Medicare system. More on this in the "Legislative Report" on **pages 7-10**.



A friend of mine from Africa, who is a missionary, told me a few years ago that the devil is incognito in America. In Africa, he's right out in the open, i.e., black magic, witchcraft and the list goes on. But here, he's incognito! That is sooooo true.... Here is the definition of "incognito": "having one's identity concealed." That's "Medicare for ALL" my friends..... "Be Aware" that it is a lie! It is designed to deceive. Like "Affordable Care Act." What was affordable? Canada's single payer TAX system is called "Medicare" and is one of the proposals being made. When we hear Medicare, we think of America's Medicare system and delivery of health care yet that is NOT what is being proposed!

My staff and I are wearing sunglasses this year in our photos as to express our concern with this "incognito" REALITY. Marcy and Kim are even frowning as they hold their American heart and pledge, upside down.

We also must remember that the upcoming year is an election year; and that usually means most of the American press will be focused on sheer politics! As Judeo Christians we need to pray, pray, pray!

Finally, my friends, as we begin to approach the holidays both Thanksgiving and Christmas, I'm very thankful for each one of you! I pray for you and America daily! May this upcoming year 2020 be a very blessed year for you and your family and may the heartbeat of America unite! Have a wonderful and safe Merry Christmas as well as a Happy New Year!

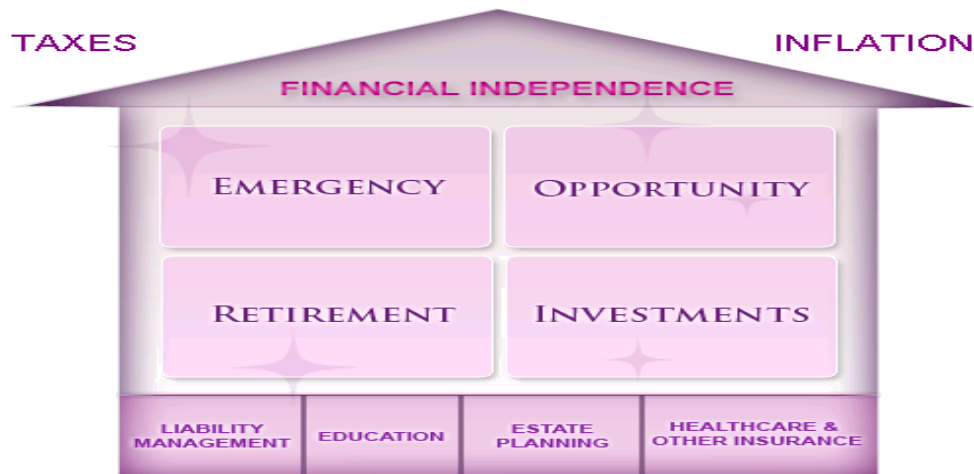
Sincerely and in Christ's Service,

Michele Powell, President




Do You Have A Financial Strategy?


Do you have your financial house in order? We can help you. Michele has been a licensed insurance agent for more than twenty-six years. She started her career in the financial industry in May of 1989 with American Bank of Bradenton, now BMO Bank. In 1993, after five years in banking, she ventured into the insurance industry with State Farm. In 1996 she began her own health insurance agency and has specialized in that market ever since. She has a broad range of experience in the industry and colleagues to assist in ALL aspects of your financial needs. “KNOW” that you can experience “Financial Independence” with her help.




Visit www.MSAMentoring.com and on the home page click on the foundation of the house where it says “What We Do.”




TAXES



BUDGET
Financial Independence




INFLATION



Remember when we were promised that the Affordable Care Act (ACA) would be affordable? Remember we were promised that there would be **NO TAXES** attached to it??? So instead it was a **TAX PENALTY**... Well I always say I'll write a book someday titled “Why did God put your nose (no's) in front of you and your butt (but) behind you?” ALL of the “but I didn't read it before I signed it”, “but I didn't think it was actually a **TAX** subsidy or **TAX** penalty”, “but I didn't know it would raise rates in the private individual market 570% in just 7 years!” has been kicking American's butts for 7 years now. Meanwhile none of it affects politicians in Washington D.C. This time we ALL need to say NOOOOO to more **TAXES** in this country that will NOT actually help the American people! Do the math. We must keep our **TAXES** down in order to keep a roof over our heads and acquire or maintain Financial Independence.

Inflation is inevitable. But even that has been happening under the radar. Our government statistics say the inflation rates averaged approximately 3% a year but if you look at the math over the last 50 years it just doesn't equate considering healthcare has increased 400%, the cost of a home 2,279%, a car over 1,200%, education 1,147-2,500%, pharmaceuticals have increased 13,334% while income has only increased 725-833%. Math is still math; I say it every year: 1+1 still equals 2. We already pay income TAX, Social Security and FICA TAX, state income TAX in most states, yet Florida, is one of only seven states without a state income TAX. My husband works in Georgia and the state income TAX there is 9.2%. If we added an additional 20% on the dollar to that to pay for a single payer TAX, the numbers are horrifying! Imagine what it would do to your household budget taking home 20% less than you're taking home now. That means an average American 2-income home, making \$35k each or \$70k per household x 20% would be **TAXED** at \$1,166 a month in a single payer **TAX** system. It's ALL about math, friends, and a budget is based on math - money in and money out. Have you done the math lately?



\$80,000 x Income

6.2% = \$4,960 Social Security TAX	
+ 9.20% = \$7,360 GA State Income TAX	
+ 22.0% = \$17,600 Federal Income TAX	
+ 20.0% = \$16,000 Single Payer TAX	
= 57.4% TAXES = \$45,920 TOTAL TAXES	
- \$80,000 Gross Income	
\$34,080 Net Pay	

Historic MATH for America's Economy

Average Cost Of New Home **Homes**

1930 \$3,845.00 , 1940 \$3,920.00 , 1950 \$8,450.00 , 1960 \$12,700.00 ,
1970 \$23,450.00 , 1980 \$68,700.00 , 1990 \$123,000.00 , 2008 \$238,880 , 2013 \$289,500 ,

Average Wages

1930 \$1,970.00 , 1940 \$1,725.00 , 1950 \$3,210.00 , 1960 \$5,315.00 ,
1970 \$9,400.00 , 1980 \$19,500.00 , 1990 \$28,960.00 , 2008 \$40,523 , 2012 \$44,321 ,

Average Cost of New Car **Cars**

1930 \$600.00 , 1940 \$850.00 , 1950 \$1,510.00 , 1960 \$2,600.00 ,
1970 \$3,450.00 , 1980 \$7,200.00 , 1990 \$16,950.00 , 2008 \$27,958 , 2013 \$31,352 ,

Average Cost Gallon Of **Gas**

1930 10 cents , 1940 11 cents , 1950 18 cents , 1960 25 cents ,
1970 36 cents , 1980 \$1.19 , 1990 \$1.34 , 2009 \$2.051 , 2013 \$3.80 ,

Average Cost Loaf of Bread **Food**

1930 9 cents , 1940 10 cents , 1950 12 cents , 1960 22 cents ,
1970 25 cents , 1980 50 cents , 1990 70 cents , 2008 \$2.79 , 2013 \$1.98 ,

Average Cost 1lb Hamburger **Meat**

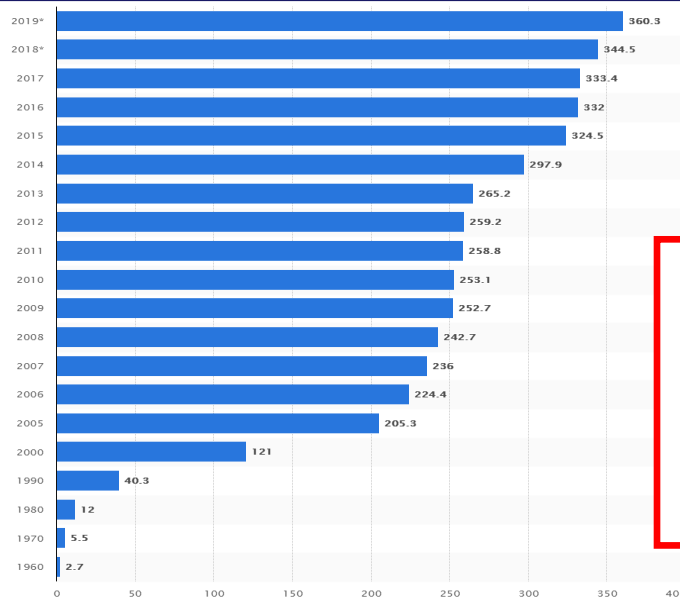
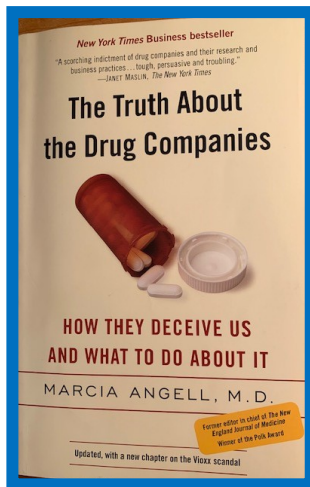
1930 12 cents , 1940 20 cents , 1950 30 cents , 1960 45 cents ,
1970 70 cents , 1980 99 cents , 1990 89 cents , 2009 \$3.99 , 2013 \$4.68 ,

Some of the above can be explained due to the inflation over 80 years, but there are also many other reasons why some prices increased dramatically (Housing bubbles. Middle East Wars, weather problems causing food price inflation, population explosion,) it also can work the other way due to improvements in technology offering much cheaper goods, for example TV's, Calculators, Computers, ETC.

Source: <http://www.thepeoplehistory.com/70yearsofpricechange.html>

Prescription drug expenditure in the United States from 1960 to 2019

(in billion U.S. dollars)



**13,334%
Increase
Really...**

Prescription drug expenditure in the U.S. 1960-2019

Published by [Matej Mikulic](#), Aug 9, 2019:

The Centers for Medicare and Medicaid Services estimates that prescription drug expenditure in the United States came to some 333 billion U.S. dollars in 2017. This amount includes only retail drug spending, excluding nonretail. Estimations of drug spending can vary by investigating organization. For the U.S., among the most relevant drug spending calculations are provided by CMS, ASPE (Assistant Secretary for Planning and Evaluation), and [pharmaceutical market researcher IQVIA](#).

Source: <https://www.statista.com/statistics/184914/prescription-drug-expenditures-in-the-us-since-1960/>

Short + Long Term Disability

What it is & why do I need it?

(The Powell Story...)



Last year my newsletter revealed the story of my husband Dave and his diagnosis of Parkinson's Disease (PD). We intended then for him to leave his job this year and begin his Short Term Disability (STD) insurance claim for 26 weeks followed by his Long Term Disability (LTD) claim for the rest of his life. As the Lord has blessed us with Dave's care and the methodical practices we've been able to embrace, they have kept Dave at work for yet another year and he's all for that.



It's funny when ALL of a sudden one is faced with the reality of being disabled how important being in a normal working society becomes. Not even for the resources a job brings, i.e. income and insurance benefits, but for the normalcy it brings to one's life.

Dave and I counseled with Dave's Parkinson's Disease Specialist and his recommendation was for Dave to work for as long as possible. So

after much prayer we determined Dave will stay at his job until he physically just can't take the pain or can't do the job.

If Your Income Stopped Today—Could You And Your Family Continue Your Lifestyle?



Cognitive impairment is a tricky business for certain so we make the necessary adjustments on a regular basis as life presents challenges. But what we've learned, the hard way, is routine is our best friend and a route to normalcy and we've submitted to it... We've also learned how toxic anxiety can be.

Sadly, with ALL of those realities that come with Parkinson's we know it starts in the mind and then later manifests physically. Dave shakes on his right side now, arm and leg both, but Praise God he's still mobile and not falling. Soooo we stay on our bucket list and I continue to travel back-and-forth monthly between our Florida and Georgia homes.

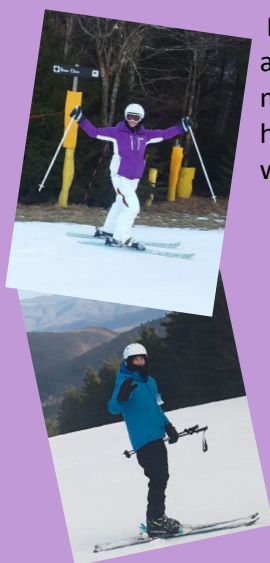


We simply continue our lives despite Parkinson's.

Short + Long Term Disability

What it is & why do I need it?

(The Powell Story...cont'd)

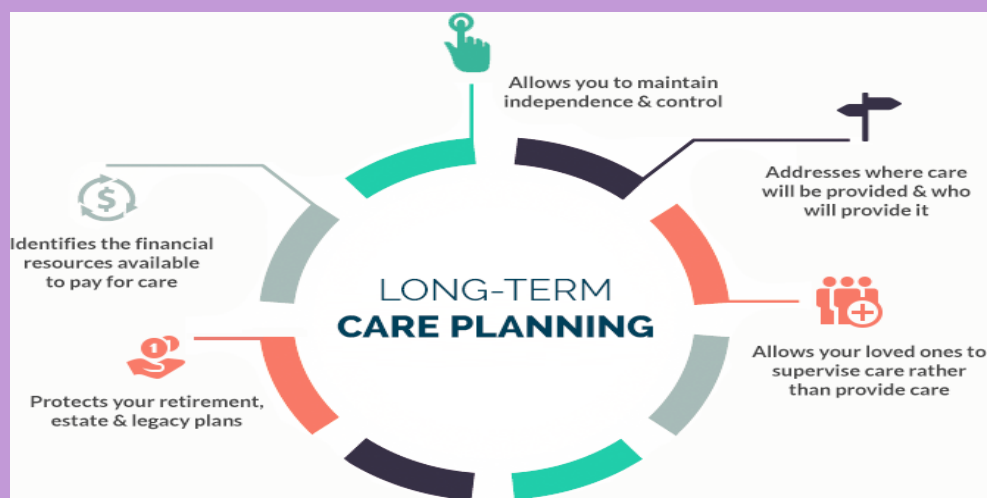


Dave is nuclear hot ALL the time so we play in the cold most of the time. I seriously hate the cold and I'm on blood thinners so I get cold quickly. But we compromise more than ever. Also, he has been customizing a 1968 Camaro as a hobby, (with lots of help from friends, his dad and buddies from work.)



Its should look like this when done

The goal is to stay busy and active, mentally challenged, and with lots of back up plans. Our home care CNA, Nancy, is awesome! She keeps the house and routines in order as well as a balanced diet and Dave's medications on schedule.



Praise God for our LTC (Long-Term Care) policy and for Dave's "group health insurance" as those PD medications are insanely expensive. Just one of the three meds he takes a day is \$1200 per month. That is a reality, so we hit our deductible in March every year. Us Americans who

are actually using our insurance policies and are witnessing the cost of pharmaceuticals go up in our country, are grateful for our insurance! We see the cost of care and the cost of Rx both and the difference is put into perspective rather quickly.

We are simply grateful that we have private insurance, and we can actually get care in our country! Because of it, Dave's still able to function in normal society, as if he doesn't even have Parkinson's, outside of the shaking and memory issues.

Thank you for your many prayers and calls this past year, they are much appreciated. We are grateful for you ALL.

In Christ Service,
Michele Powell

Do you have your assets protected? Do you have disability insurance or Long Term Care?

If not, please call me for help. If you think you do, but need me to review what you have, I do that for FREE for my existing clients. I am a Certified Long Term Care Specialist and have been since 2007. Little did I know when I set up our financial portfolio in our 30's, that my own husband's claim would be the youngest client I've ever filed a LTC and Disability Claim on and for. I'm so very grateful for God's provision! Without these benefits our future would be financially devastated. Imagine the health care costs, if we needed care at home 24 hours a day. That is \$23.50 an hour or \$564 a day x 365 days a year or \$205,860 a year for home health care. In 2016 the national average daily rate of a semi-private room for a nursing home was \$225 a day or \$6,844 per month or \$82,128 a year! Always remember numbers never lie! The "cost of care" is consistently a blind spot for the American people and it effects ALL of our lives!



Plan F Medicare Supplement MYTHS :

No it's not going away. Don't fear change. Just pay attention to the FACTS:

~Anyone who turns 65 BEFORE Jan 1, 2020 can enroll in Plans F and C even after 2020 and can keep their plans as long as they choose.

~ Anyone who turns 65 ON OR AFTER Jan. 1, 2020 will only be able to purchase Medicare Supplement Insurance Plans F or C if they have a Medicare Part A effective date prior to 2020. Those people can purchase a Medicare Plan G and still have great coverage.

~Insureds already enrolled in Plans F and C don't need to take any action. Plan F and C will still be available for consumers eligible to purchase them in 2020 and beyond. You have to do nothing to keep your plan.

Don't listen to the rumors that Plan F is going away. It is not going anywhere. Just be sure to know the facts. There are many other Medicare supplements with every carrier that will provide you excellent coverage to ensure your future is protected against unnecessary medical expenses.

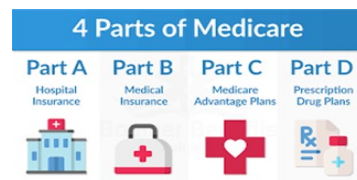
Donna Blizman, Medicare Specialist

It's not actually breaking news that our current American Medicare system has four alphabetic (A,B, C, D) parts. Then after those four parts there are supplements available for our American seniors to purchase in addition... What IS breaking news is that America doesn't understand Medicare part C, also known as Medicare Advantage and that our seniors must have Part B to get C or any supplement. They have been purchasing Medicare supplements for 50 years as their gap coverage to complement their Medicare Part A and Part B quite well. If they're on Medicare Advantage they have exposure of \$4,900 to \$6,700 out of pocket and must go to a network of providers.



Part B's premium will be \$144.60 a month in 2020 and Medicare Part D costs somewhere between \$13 and up. The average supplement costs a senior \$200 to \$300 a month in addition to A,B & D.

- A = Our entitled (hospitalization)
- B = Our Outpatient Services
- C = "Medicare Advantage"
- D = Pharmaceuticals (i.e. Rx)



This means that our average senior is currently paying approximately \$360-\$450 a month out of their pocket. I've read through hours of legislative reports on the rising costs of Medicare and what I've read is skewed and comingles the parts creating confusing.

I also read lots on the "Medicare for ALL" which heavily promotes a Part A and a physician only solution...If that would work then WHY would our current seniors today buy ALL of these other parts, including the supplements? BECAUSE a Medicare supplement F, noted above, pays for everything that A and B doesn't. Plus our seniors can go to ANY doctor anywhere in the US and get the care they want and need.

These new, so called "Medicare for ALL" single payer **TAX** systems, don't allow those choices OR for us to buy private market supplements. Lets demand we KNOW what it is this time before its signed into law and FIGHT for our American Free Enterprise rights. America is NOT READY for a SOCIAL Healthcare delivery system, of restricted care that TELLS us what we can and cannot do regardless of what side of the political fence you're on! Also, remember Hosea said: "Gods children will perish for their lack of knowledge."

Michele Powell, President & Agent



Legislative Corner



I had just finished the Legislative Report and then I sat on a single payer **TAX** system conference call this past week; I had to start ALL over. There's actually an agent certification course coming up in 2020 for agents who want to understand ALL of the single payer **TAX** systems. And I've already paid the fee for the classes. It's mind boggling when you find out what it is and how it works. For example: Canada, Cuba, England, Germany, The United Kingdom and the list goes on.... ALL have single payer **TAXED** systems. The question is: Is America willing to make the sacrifices to have a single payer **TAX** system? And what are those sacrifices????

As seen on page 6, most of America doesn't even understand America's Medicare system let alone ALL of these other countries single payer **TAX** systems... Some have pools & budgets, that when the money is gone its gone and people actually go without care unless it is a hospitalization admittible emergency. Most cover the hospitals like our Medicare part A does. Some have some physicians coverage and then most simply regulate the costs of the other retail services allowable to their consumers like doctors, labs and pharmaceuticals, but the population still pays for ALL of that out of pocket. Some even manage everything and tell you if you can or cannot get care. The TRUTH is Canada's **TAX** system is called Medicare and is the most likely to be proposed if this ever really makes it out of Congress and/or politics. Yet Canadians are coming here when they need or want care, why??????

Here are the different Medicare forms that are being proposed right now in Washington D.C.... and talked about by politicians.

Medicare for ALL

Medicare for More

Medicare X

Medicare E

Medicare BUY IN

Medicare for America

BUTTT NONE are the American Medicare System!



MEDICARE		HEALTH INSURANCE	
1-800-MEDICARE (1-800-633-4227)			
NAME OF BENEFICIARY JANE DOE			
MEDICARE CLAIM NUMBER 000-00-0000-A		SEX FEMALE	
ENTITLED TO HOSPITAL MEDICAL		EFFECTIVE DATE 07-01-1986	
(PART A)		(PART B)	
SIGNATURE → <u>Jane Doe</u>			

When we in America hear the word Medicare, it means to us Medicare part A, which is our hospitalization entitlement and Medicare part B that most of our seniors purchase for outpatient services. (SEE the Medicare Report on page 6 of this newsletter) Canada's "Medicare" single payer **TAX** system runs out of money so those who actually want care in the last quarter of the year come here to the US to get it because their pool is already empty. Then there's the matter of actually getting care that we've yet to hear the press talk about in this country. Are the American people willing to go without care? OR pay the **TAX** and out of pocket expenses too?

Legislative Corner Cont.



What about physicians; what are they getting paid on a single-payer **TAX** system? Will there be enough doctors in this country when the average doctor makes under \$50,000 a year in a single payer **TAX** system? Most of the doctors I've met have \$250,000 worth of student loans (or more), it's not much of an incentive for them to go get that kind of degree and spend the first 6 to 8 years of their adult life going to school, acquiring massive debt, and then being told because the American Health Care system is now a single payer **TAX** system they can only make a couple dollars more than the national average blue-collar

workers are making. What we consider poverty in this country is a normal household income in some of these other countries. That's why they come to America, to make money.

Maybe we should look at history here; the "Affordable Care Act" aka (ACA) is the name of our current new under age 65 system and already deductibles went from \$500-\$1,000 just 7 years ago up to \$2,500-\$15,000, and our premiums went from \$2,500 a year for a 62 year old husband and wife, up to \$24,000. How is that "affordable"?

My staff and I were having fun on photo day and I saw these little monkeys in my head, like a cartoon saying "hear no evil, see no evil, speak no evil." I asked the girls to photo it... When reviewing the photos I thought how appropriate... ALL deception is evil! Medicare for ALL is riddled with deception.



Last year I spoke about some of the stuff that was happening under the radar, for example, CVS Pharmacy purchased Aetna health insurance company. Check this out... Did you know that CVS has already begun to implement medical hubs inside their pharmacies and most of them are opening close to ALL of our major universities in this country? Do you want to go to CVS to get your care?



I recently went to a lab for blood work and had to speak to a virtual computer/receptionist to check in. Interesting isn't it?



I find it even more interesting that one of the largest inflated costs of care in America over the last 50 years has been pharmaceuticals. And yet other countries regulate pharmaceuticals. Not America. We signed an agreement back in the 60's saying we wouldn't do that and look at the cost of Rx inflation. See page 3. We actually go to Canada to get our drugs at their cost. Our Florida Governor told the Feds he will not stop Floridians from purchasing Canadian drugs because it's best for us to have the option.

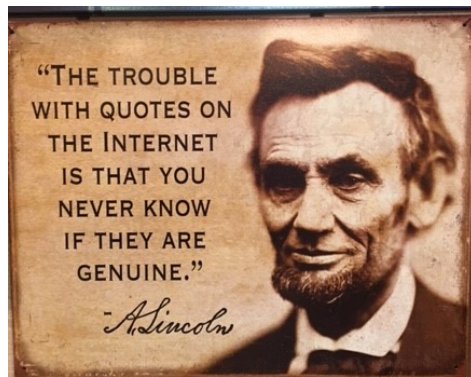
ALL I can say is pray, friends and fellow Americans, pray! Pray for the state of this country, pray for the "TRUTH" to set America free. Pray for this country to go from being deeply divided to rooted and united!

Legislative Corner Cont.

I was born, raised and live in a place called the United States of America. Many of you reading this newsletter were too. My great grandpa, my grandpa, many of our parents and even siblings have served in the military of the United States of America.

Our country was founded on Judeo-Christian principles and the patriots who fought right here in America on American soil did so for FREEDOM and unity of and within the states. This country is still sought after by others coming to it from communistic, socialistic and other countries for the sake of FREEDOM, and to make more money here than they do in those countries, yet when here and with their right to vote, seem to want to bring those various systems from those countries here.

I've talked to many of you this past year and to many others who are on both sides of the American political agendas. I've been in GA a lot as well and have been shocked to see the lack of desire or willingness to "understand the TRUTH" of "where agendas, mostly political or religious" have tainted TRUTH completely... It's so sad. What can a divided America be? What will it become?



Can we do and give everything for FREE? Of course not... Our FREEDOM was & has never been FREE.

Ask our soldiers. Ask our veterans. Ask our parents who've buried a child who died in a war... FREEDOM is not FREE and FREE enterprise is not socialistic nor communistic. It's just not possible.

As a Financial Mentor, I constantly challenge my clients to prepare for understanding their **TAXES**...(State + Federal Income, Social Security, Medicare, Sales **TAX**, Local and State **TAXES** on tags, titles.) See page 11 of this newsletter. Also, to understand **TAX** deductions as well. I also challenge them to be aware of inflation in every area that affects their finances. Why? Because it's still MATH.

There's still nothing MATH can't and won't quantify and qualify.

There are so many questions that have gone through my head and heart this past year. We all are observing America become divided America. I've thought about the patriot's who wrote the Constitution of the United States of America and wondered what they would think. I've watched the movie "PATRIOT" with Mel Gibson at least 10 times, and what I have gathered is; wanting the same thing unites people... AND wars are caused by division.



I've studied God's word for 32 years now and the reality is there are clear answers everywhere in His word. The TRUTH is YES we have to pick sides. Jesus's or the devil's? Heaven or hell? Right or wrong? Happy or sad? TRUTH or lie?

Legislative Corner Concluded



God the Father, Son and Holy Spirit has rules and America used to as well. Even salvation itself requires us to make commitments to the covenant of Christ's love and to become His bride forever and then submit to Him and obey Him. Yet other religions and their deities (little "g" gods) say NO there's no reason to unite but instead co-exist. Yet, friends the entire Bride of Christ must unite. "a house divided will never stand" and we as His children (Father God's) must honor Him with obedience of His commands. America was founded by and on Christian principles. The pilgrims came here to have the right to read God's word in English...watch the movie "Monumental" by Kirk Cameron, it will floor you with historic PROOF of our Christian heritage in this country! Are we ALL agreeing to remove God from this country? It seems we are in a war right here in God's country, America. It's not just for the White House or a political agenda or health care, friends, it's a spiritual war for America's financial FREEDOM and also our spiritual FREEDOMS.

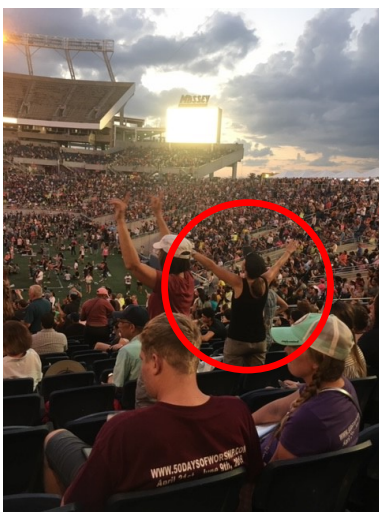
We need to step up to the plate and fight for our country's FREEDOMS or we'll quickly lose them. More **TAXES**? 13,334% increase in pharmaceutical cost? More lies? More division?



We need more TRUTHS, more unity and we need more Jesus and His love than ever in our times of TRIALS. We are not "in the KNOW" on enough and need to know more TRUTH.

Since when did the minority have more power than the majority? Since internet and media became the only means of "truth." These minorities are twisting and turning facts into fake and false TRUTH like the many false prophets of the Bible did. When King Ahab was asked if there were any prophets of God he said; yes, one and Ahab hated him because the prophet of God spoke the TRUTH. They both knew the others were false prophets who would agree with anything, to be taken care of, and to please their earthly little "k" kings vs. serving the one true God as their King. (Did you notice the Abraham Lincoln quote on the previous page? I've been asked by the younger generations if he actually said that...)

I don't see that this new false voice of division, politics, denominations and other dividing factors has served this country well AT ALL. I prefer the United States of America and the NEW divided states of America is getting down right dangerous. It's time for a prayer revelation and revolution! "United We Stand and Divided We Fall."



Lastly, in February of this year 2019, I met with 60,000 other Christians for a day of prayer...it was right here in Florida. It was not in or on the news but it did happen! Each of us has a responsibility to PRAY for our country, government and leaders as well as the upcoming election and America but most importantly, God's will on Earth as He intends from Heaven.

Respectfully submitted, & in Christ's Service,

Michele Powell, here... praying for you and America

FEDERAL INCOME TAX RATES

Taxable income between:

Single¹	
\$0-\$9,700	10%
\$9,700-\$39,475	12%
\$39,475-\$84,200	22%
\$84,200-\$160,725	24%
\$160,725-\$204,100	32%
\$204,100-\$510,300	35%
Over \$510,300	37%
Married, filing jointly¹	
\$0-\$19,400	10%
\$19,400-\$78,950	12%
\$78,950-\$168,400	22%
\$168,400-\$321,450	24%
\$321,450-\$408,200	32%
\$408,200-\$612,350	35%
Over \$612,350	37%
Head of household (HOH)¹	
\$0-\$13,850	10%
\$13,850-\$52,850	12%
\$52,850-\$84,200	22%
\$84,200-\$160,700	24%
\$160,700-\$204,100	32%
\$204,100-\$510,300	35%
Over \$510,300	37%
Married, filing separately¹	
\$0-\$9,700	10%
\$9,700-\$39,475	12%
\$39,475-\$84,200	22%
\$84,200-\$160,725	24%
\$160,725-\$204,100	32%
\$204,100-\$306,175	35%
Over \$306,175	37%
Estates and trusts¹	
\$0-\$2,600	10%
\$2,600-\$9,300	24%
\$9,300-\$12,750	35%
Over \$12,750	37%
Standard deduction¹	
Single	\$12,200
Married, filing jointly	\$24,400
Head of household	\$18,350
Married, filing separately	\$12,200

Additional standard deduction for taxpayers who are age 65 or older, or who are blind: \$1,300 for married; \$1,650 for unmarried and not a surviving spouse.¹

2019 TAX SUMMARY

2019 IRA & ROTH CONTRIBUTION LIMITS

IRA contribution (under age 50)	\$6,000
IRA contribution (50 and older) ¹⁵	\$7,000
Single or HOH phaseout	\$64,000-\$74,000
Married, filing jointly	\$103,000-\$123,000
Married, filing separately	\$0-\$10,000
Spousal IRA	\$193,000-\$203,000

2019 LONG TERM CARE PREMIUM ELIGIBILITY

Maximum premium amount allowed as a medical expense (deductible to extent all medical expenses exceed 10% AGI)

Age 40 or less	\$420
More than age 40 but not more than 50	\$790
More than age 50 but not more than 60	\$1,580
More than age 60 but not more than 70	\$4,220
More than age 70	\$5,270

2019 TAX YEAR DEADLINE

You have until April 15, 2020 to contribute to your IRA, ROTH, or H.S.A. for the 2019 TAX year.

SOCIAL SECURITY

Maximum earnings (during working years) subject to payroll tax ⁷	\$132,900
Social Security payroll tax ⁷	Employees pay 7.65%
	Self-employed pay 15.30%
Additional 0.9% high-income payroll tax for wages in excess of ¹⁰	
Single or HOH	\$200,000
Married, filing jointly	\$250,000
Married, filing separately	\$125,000
Income ⁸ (in retirement) causing Social Security benefits to be taxable ⁹	
Single or HOH	
Up to 50% taxable	\$25,000 MAGI
Up to 85% taxable	\$34,000 MAGI
Married, filing jointly	
Up to 50% taxable	\$32,000 MAGI
Up to 85% taxable	\$44,000 MAGI
Max earnings (from a job) between age 62 and full (normal) Social Security retirement age before Social Security benefits are reduced \$1 for every \$2 above \$17,640. For individuals who reach FRA in 2019, \$1 for every additional \$3 earned: \$46,920 up until first of month of birthday. Thereafter unlimited. ⁷	

2019 H.S.A. CONTRIBUTION LIMITS

Status	Minimum Deductible	Maximum Out of Pocket	Contribution Limit	55-64* Contribution
Single	\$1,400	\$6,900	\$3,550	\$1,000
Family	\$2,800	\$13,800	\$7,100	\$2,000*

(* If both spouses are in age range.)

MERRY CHRISTMAS

HAPPY NEW YEAR



Happy
Birthday
Jesus

