

2009 Florida Tax-Free vs Taxable

Federal Tax

| Taxable Income (in 000's) | | Projected Federal Tax Bracket* | Tax-Free Yields | | | | | |
|------------------------------|--------------------|--------------------------------------|---------------------------|-------|-------|-------|-------|-------|
| | | | 3.0% | 3.5% | 4.0% | 4.5% | 5.0% | 5.5% |
| Single | Joint | | Equivalent Taxable Yields | | | | | |
| \$ 0.00 – 8.35 | \$ 0.00 – 16.70 | 10% | 3.33% | 3.89% | 4.44% | 5.00% | 5.56% | 6.11% |
| \$ 08.35 – 33.95 | \$ 16.70 – 67.90 | 15% | 3.53% | 4.12% | 4.71% | 5.29% | 5.88% | 6.47% |
| \$ 33.95 – 82.25 | \$ 67.90 – 137.05 | 25% | 4.00% | 4.67% | 5.33% | 6.00% | 6.67% | 7.33% |
| \$ 82.25 – 171.55 | \$ 137.05 – 208.85 | 28% | 4.17% | 4.86% | 5.56% | 6.25% | 6.94% | 7.64% |
| \$ 171.55 – 372.95 | \$ 208.05 – 372.95 | 33% | 4.48% | 5.22% | 5.97% | 6.72% | 7.46% | 8.21% |
| Over \$372.95 | Over \$372.95 | 35% | 4.62% | 5.38% | 6.15% | 6.92% | 7.69% | 8.46% |

Taxable Social Security Benefits

| Single | Joint | Amount of SS Benefit Taxable |
|---------------|---------------|---------------------------------|
| Over \$25,000 | Over \$32,000 | 50% |
| Over \$34,000 | Over \$44,000 | 85% |



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*Effective tax rates and brackets for Florida residents are estimated and may vary based on individual circumstances. Additionally, certain high-income tax payers may have a higher marginal Federal tax rate.