

2009 Connecticut 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%

Federal & State Tax

Taxable Income (in 000's)		Combined Connecticut & 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 – 20.00	12.5%	3.43%	4.00%	4.57%	5.14%	5.71%	6.29%
\$ 08.35 – 33.95	\$ 20.00 – 67.90	18.90%	3.70%	4.32%	4.93%	5.55%	6.17%	6.78%
\$ 33.95 – 82.25	\$ 67.90 – 137.05	28.70%	4.21%	4.91%	5.61%	6.31%	7.01%	7.71%
\$ 82.25 – 171.55	\$ 137.05 – 208.85	31.60%	4.39%	5.12%	5.85%	6.58%	7.31%	8.04%
\$ 171.55 – 372.95	\$ 208.05 – 372.95	36.30%	4.71%	5.49%	6.28%	7.06%	7.85%	8.63%
Over \$372.95	Over \$372.95	38.20%	4.85%	5.66%	6.47%	7.28%	8.09%	8.90%

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 Connecticut residents are estimated and may vary based on individual circumstances. Additionally, certain high-income tax payers may have a higher marginal Federal tax rate.