

Fidelity Viewpoints®

market sense

The latest headlines, the current market conditions,
and what it all means for you.



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TAX BRACKETS

RATE	2023		2024	
	SINGLE FILER	MARRIED FILING JOINTLY	SINGLE FILER	MARRIED FILING JOINTLY
37%	>\$578,125	>\$693,750	>\$609,350	>\$731,200
35%	>\$231,250	>\$462,500	>\$243,725	>\$487,450
32%	>\$182,100	>\$364,200	>\$191,950	>\$383,900
24%	>\$95,375	>\$190,750	>\$100,525	>\$201,050
22%	>\$44,725	>\$89,450	>\$47,150	>\$94,300
12%	>\$11,000	>\$22,000	>\$11,600	>\$23,200
10%	≤\$11,000	≤\$22,000	≤\$11,600	≤\$23,200

Source: Internal Revenue Service

TAX DEDUCTIONS

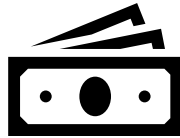
2023/2024 STANDARD DEDUCTIONS

FILING STATUS	2023 DEDUCTION AMOUNT	2024 DEDUCTION AMOUNT	INCREASE
For Single Filers	\$13,850	\$14,600	\$750
For Married Filing Jointly	\$27,700	\$29,200	\$1500
For Head of Household	\$20,800	\$21,900	\$1100

Source: Internal Revenue Service

ITEMIZED DEDUCTIONS

State and Local Taxes



Medical Expenses



Mortgage Interest



Charitable Contributions



Theft & Casualty losses due to Federal Disasters



401(k) CONTRIBUTION LIMITS FOR 2024

401(K) 403(B) 457(B)

CONTRIBUTION	2023	2024	INCREASE
EMPLOYEE	\$22,500	\$23,000	\$500
EMPLOYEE + EMPLOYER	\$66,000	\$69,000	\$3,000
50+ CATCH UP	\$7,500	\$7,500	\$0

Source: Internal Revenue Service

HSA CONTRIBUTION LIMITS FOR 2024

CONTRIBUTION	2023	2024	INCREASE
SELF	\$3,850	\$4,150	\$300
FAMILY	\$7,750	\$8,300	\$550
55+ CATCH UP	\$1,000	\$1,000	\$0

Source: Internal Revenue Service

CHILD TAX CREDIT FOR 2023

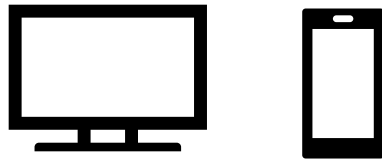
BENEFIT	\$2,000 for each eligible child
MAXIMUM TAX LIMIT	\$200,000 for single taxpayer
MAXIMUM TAX LIMIT	\$400,000 for joint taxpayers

Source: Internal Revenue Service

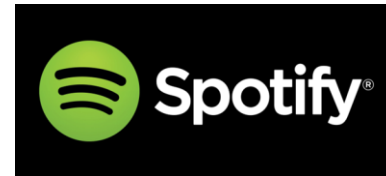
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1. Fidelity Viewpoints Newsletter: February 9, 2024, www.fidelity.com/learning-center/personal-finance/tax-moves
2. Fidelity Viewpoints Newsletter: November 28, 2023, www.fidelity.com/learning-center/smart-money/401k-contribution-limits
3. Fidelity Viewpoints Newsletter: January 24, 2024, www.fidelity.com/learning-center/personal-finance/child-tax-credit

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It is not possible to invest directly in an index.

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