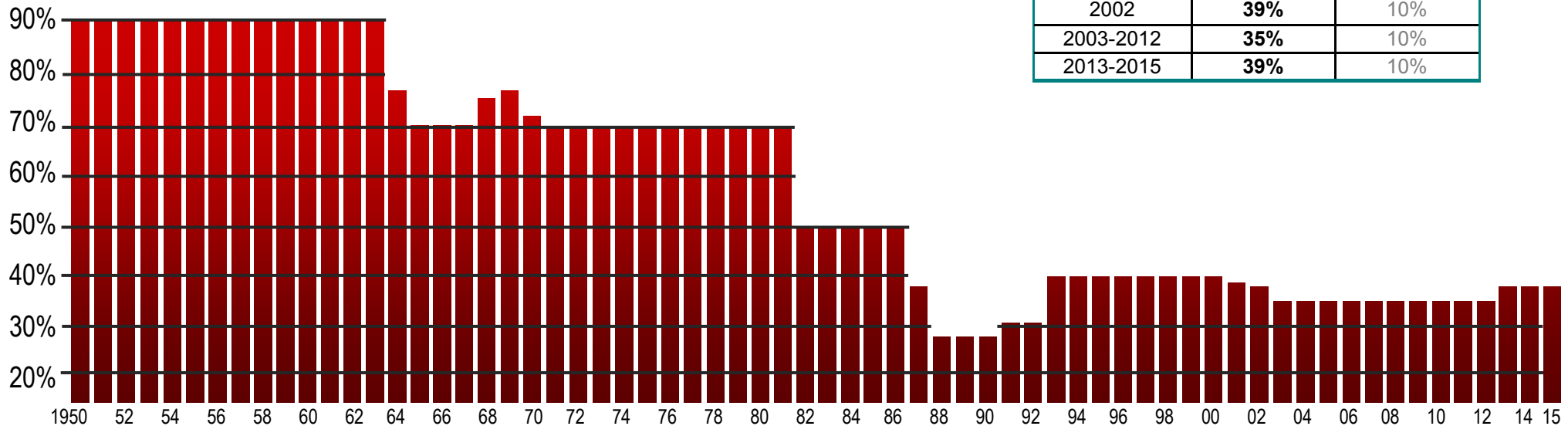


History of Federal Income Tax Brackets

(1950 - 2015)

Year	Top Federal Tax Bracket	Bottom Tax Bracket
1950	91%	17%
1951	91%	20%
1952-1953	92%	22%
1954-1963	91%	20%
1964	77%	16%
1965-1967	70%	14%
1968	75%	14%
1969	77%	14%
1970	72%	14%
1971-1981	70%	14%
1982	50%	12%
1983-1986	50%	11%
1987	38%	11%
1988-1990	28%	15%
1991-1992	31%	15%
1993-2000	40%	15%
2001	39%	15%
2002	39%	10%
2003-2012	35%	10%
2013-2015	39%	10%



Source: TaxFoundation.org 1/11/2015. Rates shown apply only to married persons filing joint returns and are rounded to the last whole number. Effective tax rates would be different from the marginal tax brackets shown due to various benefit phase-outs, deductions and credits available to some taxpayers. Neither New York Life nor any of its agents are in the business of offering tax, legal or accounting advice. You should consult with your professional advisors for tax, legal or accounting advice. *For use only by MAP licensed agents.*