

# MEMO

March 2017

**TO:** All Employees  
**FROM:** Management  
**RE:** Retirement Plan Notice:  
Get the "CREDIT" you deserve!

You may be eligible for a valuable incentive, which could reduce your federal income tax liability, for contributing to your company's 401(k) or 403(b) plan. **If you qualify, you may receive a Tax Saver's Credit of up to \$1,000 (\$2,000 for married couples filing jointly) if you made eligible contributions to an employer sponsored retirement savings plan.** The deduction is claimed in the form of a non-refundable tax credit, ranging from 10% to 50% of your annual contribution.

Remember, when you contribute a portion of each paycheck into the plan on a pre-tax basis, you are reducing the amount of your income subject to federal taxation. And, those assets grow tax-deferred until you receive a distribution. If you qualify for the Tax Saver's Credit, you may even further reduce your taxes.

Your eligibility depends on your Adjusted Gross Income (AGI), your tax filing status, and your retirement contributions. To qualify for the credit, you must be age 18 or older and cannot be a full-time student or claimed as a dependent on someone else's tax return.

Use this chart to calculate your credit for the tax year 2017. First, determine your AGI – your total income minus all qualified deductions. Then refer to the chart below to see how much you can claim as a tax credit if you qualify.

Filing Status/Adjusted Gross Income for 2017			
Amount of Credit	Joint	Head of Household	Single/Other
50% of amount deferred	\$0 to \$37,000	\$0 to \$27,750	\$0 to \$18,500
20% of amount deferred	\$37,001 to \$62,000	\$27,751 to \$30,000	\$18,501 to \$20,000
10% of amount deferred	\$40,001 to \$62,000	\$30,001 to \$46,500	\$20,001 to \$31,000

Source: IRS Form 9860

For example:

- A single employee whose AGI is \$17,000 defers \$2,000 to their retirement plan will qualify for a tax credit equal to 50% of their total contribution. That's a tax savings of \$1,000.
- A married couple, filing jointly, with a combined AGI of \$38,000 each contributes \$1,000 to their respective company plans, for a total contribution of \$2,000. They will receive a 20% credit reducing their tax bill by \$400.

With the Tax Saver's Credit, you may owe less in federal taxes the next time you file by contributing to your retirement plan today!

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ACR#232968-03/17

# Sample Memo For Changing Working Hours

**Thomas Griffiths**



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*Effective Writing Student's Book* Jean Withrow, 1987-06-24 A practice book for achieving writing skills in American English in such areas as letters stories reports articles instructions business letters memos and opinion essays

*Brooklyn Chamber of Commerce Bulletin* , 1923

The Jewelers' Circular , 1919

The Balance Sheet , 1929

**Pitman's Journal of Commercial Education** , 1875

**The Federal Reporter** , 1925

**The New International Encyclopaedia** , 1905

**Greater New York** , 1918

*Open Court Reading - Teacher's Edition - Unit 1 - Grade K* SRA/McGraw-Hill, 2004-05 Each Teachers Edition focuses on a specific theme and depending upon the grade level contains explicit systematic instruction in phonemic awareness print and book awareness alphabetic knowledge phonics fluency word structure vocabulary comprehension spelling and writing appropriate to the specific grade level

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*Rough Notes* Irving Williams, 1919 A journal devoted to insurance and the industries

Normal Instructor and Teachers World , 1909

**The New International Encyclopædia** Daniel Coit Gilman, Harry Thurston Peck, Frank Moore Colby, 1907

Proceedings ... Biennial Convention of the National Association of Letter Carriers National Association of Letter Carriers (U.S.). Convention, 1988

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