

Reference Material

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Corrections were made to this workbook through January of 2014. No subsequent modifications were made.

INFLATION ADJUSTED ITEMS AND OTHER USEFUL INFORMATION

	2012	2013
Standard Deductions		
Joint or Qualifying Widow(er)	\$ 11,900	\$ 12,200
Single	5,950	6,100
Head of Household	8,700	8,950
Married Filing Separately	5,950	6,100
Additional for Elderly/Blind — MFJ, MFS, QW	1,150	1,200
Additional for Elderly/Blind — Single, HoH	1,450	1,500
Taxpayer Claimed as Dependent	950 ^a	1,000 ^b
Personal and Dependent Exemption Deduction	3,800	3,900
Exemption Amounts for Alternative Minimum Tax		
Joint or Qualifying Widow(er)	78,750	80,800
Single	50,600	51,900
Married Filing Separately	39,375	40,400
Long-Term Care Premium Limitations		
Age 40 or less	350	360
Age more than 40 but not more than 50	660	680
Age more than 50 but not more than 60	1,310	1,360
Age more than 60 but not more than 70	3,500	3,640
Age more than 70	4,370	4,550

^a The 2012 standard deduction is the greater of \$950, or \$300 plus the dependent’s earned income, up to a maximum of \$5,950.

^b The 2013 standard deduction is the greater of \$1,000, or \$350 plus the dependent’s earned income, up to a maximum of \$6,100.

2013 Workbook

	2012	2013
Child's Unearned Income Without Kiddie Tax	1,900	2,000
Beginning/Ending of Personal Exemption Phaseout Range — Based on AGI		
Joint or Qualifying Widow(er)	N/A	300,000–422,500
Single	N/A	250,000–372,500
Head of Household	N/A	275,000–397,500
Married Filing Separately	N/A	150,000–211,250
IRC §179 Deduction Limit	500,000	500,000
IRC §179 Asset Limitation	2,000,000	2,000,000
Beginning/Ending of Itemized Deduction Phaseout Range — Based on AGI		
Joint or Qualifying Widow(er)	N/A	300,000
Head of Household	N/A	275,000
Single	N/A	250,000
Married Filing Separately	N/A	150,000
FICA/SE Tax Information		
OASDI Tax Maximum Earnings	110,100	113,700
FICA (OASDI and HI) Tax Rate (Employee)	5.65%	7.65%
SE Tax Rate	13.30%	15.30%
Self-Employed Health Insurance Deduction	100%	100%
Estimated Tax Payments (AGI ≤ \$150,000)		
Prior Year Tax % or	100%	100%
Current Year Tax %	90%	90%
Earnings Ceiling for Social Security		
Under full retirement age	14,640	15,120
The year full retirement age is reached	38,880	40,080
The month full retirement age is reached, and above	Unlimited	Unlimited
Earnings Required to Earn One Quarter of Social Security Coverage	1,130	1,160
Gift Tax Applicable Exclusion Amount	5,120,000	5,250,000
Estate Tax Applicable Exclusion Amount	5,120,000	5,250,000
Maximum Gift	13,000	14,000
Capital Gain Rates (Maximum for Noncorporate Taxpayers)		
For those in 15% bracket	0%	0%
For those in >15% bracket and <39.6% bracket	15%	15%
For those in 39.6% bracket	N/A	20%
For Recapture Gain on Real Estate	25%	25%
For Most Collectibles	28%	28%
Adoption Credit		
Special Needs Child	12,650	12,970
Other Children	12,650	12,970
Phaseout Amount	189,710 / 229,710	194,580 / 234,580

2013 Workbook

	2012	2013
Lifetime Learning Credits		
Phaseout — Single, HoH, QW	52,000– 62,000	53,000– 63,000
Phaseout — MFJ	104,000–124,000	107,000–127,000
Hope/American Opportunity Credit		
Phaseout — Single, HoH, QW	80,000– 90,000	80,000– 90,000
Phaseout — MFJ	160,000–180,000	160,000–180,000
Earned Income Tax Credit		
One child		
Minimum earned income for maximum EITC	9,320	9,560
Maximum Amount of Credit	3,169	3,250
Phaseout Amount (single and head of household)	17,090 / 36,920	17,530 / 37,870
Phaseout Amount (married filing jointly)	22,300 / 42,130	22,870 / 43,210
Two Children		
Minimum earned income for maximum EITC	13,090	13,430
Maximum Amount of Credit	5,236	5,372
Phaseout Amount (single and head of household)	17,090 / 41,952	17,530 / 43,038
Phaseout Amount (married filing jointly)	22,300 / 47,162	22,870 / 48,378
Three or More Children		
Minimum earned income for maximum EITC	13,090	13,430
Maximum Amount of Credit	5,891	6,044
Phaseout Amount (single and head of household)	17,090 / 45,060	17,530 / 46,227
Phaseout Amount (married filing jointly)	22,300 / 50,270	22,870 / 51,567
No children		
Minimum earned income for maximum EITC	6,210	6,370
Maximum Amount of Credit	475	487
Phaseout Amount (single and head of household)	7,770 / 13,980	7,970 / 14,340
Phaseout Amount (married filing jointly)	12,980 / 19,190	13,310 / 19,680
Child Tax Credit	1,000	1,000

Daycare Provider Standard Meal Allowance for 2013 Returns

	48 States	Alaska	Hawaii
Breakfast	\$1.27	\$2.03	\$1.48
Lunch/Dinner	2.38	3.86	2.79
Snack	.71	1.15	.83

Daycare Provider Standard Meal Allowance for 2012 Returns

	48 States	Alaska	Hawaii
Breakfast	\$1.24	\$1.97	\$1.44
Lunch/Dinner	2.32	3.76	2.71
Snack	.69	1.12	.81

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Child Tax Credit AGI Phaseout — 2013

Filing Status	Beginning Phaseout
MFJ	\$110,000
Single, HoH, QW	75,000
MFS	55,000

M&IE (Meals-and-Incidental-Expense-Only) Rates for Transportation Workers for Travel Away from Home

Locality	Oct. 1, 2012–Sep. 30, 2013	Oct. 1, 2013–Sep. 30, 2014
CONUS (continental U.S.)	\$59	\$59
OCONUS (outside the continental U.S.)	65	65

High and Low Per Diem Reimbursements

	Oct. 1, 2012–Sep. 30, 2013	Oct. 1, 2013–Sep. 30, 2014
High cost areas	\$242 (\$65 for M&IE)	\$251 (\$65 for M&IE)
Basic/low cost areas	\$163 (\$52 for M&IE)	\$170 (\$52 for M&IE)

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DEPRECIATION LIMITS FOR LUXURY VEHICLES¹

Tax Year	Used Passenger Vehicles	New Passenger Vehicles	Used Trucks and Vans	New Trucks and Vans
Placed in service in 2013				
1	\$3,160	\$ 3,160 ^a	\$3,360	\$ 3,360 ^a
2	5,100	5,100	5,400	5,400
3	3,050	3,050	3,250	3,250
4 or more	1,875	1,875	1,975	1,975
Placed in service in 2012				
1	\$3,160	\$ 3,160 ^a	\$3,360	\$ 3,360 ^a
2	5,100	5,100	5,300	5,300
3	3,050	3,050	3,150	3,150
4 or more	1,875	1,875	1,875	1,875
Placed in service in 2011				
1	\$3,060	\$3,060 ^a	\$3,260	\$3,260 ^a
2	4,900	4,900	5,200	5,200
3	2,950	2,950	3,150	3,150
4 or more	1,775	1,775	1,875	1,875
Placed in service in 2010				
1	\$3,060	\$3,060 ^a	\$3,160	\$3,160 ^a
2	4,900	4,900	5,100	5,100
3	2,950	2,950	3,050	3,050
4 or more	1,775	1,775	1,875	1,875
Placed in service in 2009				
1	\$2,960	\$ 2,960 ^a	\$ 3,060	\$ 3,060 ^a
2	4,800	4,800	4,900	4,900
3	2,850	2,850	2,950	2,950
4 or more	1,775	1,775	1,775	1,775
Placed in service in 2008				
1	\$2,960	\$ 2,960 ^a	\$ 3,160	\$ 3,160 ^a
2	4,800	4,800	5,100	5,100
3	2,850	2,850	3,050	3,050
4 or more	1,775	1,775	1,875	1,875
Placed in service in 2007				
1	\$3,060	\$ 3,060	\$ 3,260	\$ 3,260
2	4,900	4,900	5,200	5,200
3	2,850	2,850	3,050	3,050
4 or more	1,775	1,775	1,875	1,875

^a For 2008–2013, bonus depreciation is available for new vehicles placed in service. The maximum first-year depreciation for new passenger vehicles is \$10,960 for 2008 and 2009, \$11,060 for 2010 and 2011, and \$11,160 for 2012 and 2013. The maximum first-year depreciation for new trucks and vans is \$11,160 for 2008, \$11,060 for 2009, \$11,160 for 2010, \$11,260 for 2011, and \$11,360 for 2012 and 2013.

¹ Rev. Procs. 2006-18, 2007-11, 2009-24, 2010-18, 2011-21, 2012-23, and 2013-21.

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SAVER'S CREDIT PHASEOUT — 2013

Credit Rate	AGI Phaseout		
	MFJ	HoH	Single, MFS, QW
50%	\$ 0–35,500	\$ 0–26,625	\$ 0–17,750
20%	35,501–38,500	26,626–28,875	17,751–19,250
10%	38,501–59,000	28,876–44,250	19,251–29,500
0%	Over \$59,000	Over \$44,250	Over \$29,500

QUALIFIED RETIREMENT PLAN LIMITATIONS

	2012	2013
Contributions/Deferrals		
Maximum deductible employee annual retirement contribution (401(k), 403(b), 457, SARSEP, Thrift Savings Plans)	\$ 17,000	\$ 17,500
Catch-up contributions (age 50 or over)	5,500	5,500
Maximum annual deferral under SIMPLE	11,500	12,000
Catch-up deferral (age 50 or over)	2,500	2,500
Maximum traditional and Roth IRA annual contributions (the annual limit is lesser of 100% of taxable compensation or listed amount)	5,000	5,500
Catch-up contributions (age 50 or over)	1,000	1,000
Maximum employer contribution to SEP IRA (the annual limit is lesser of 25% of compensation or listed amount)	50,000	51,000
Income limitations		
Maximum annual benefit for a defined benefit plan (based on annual compensation, the annual limits may be less)	200,000	205,000
Maximum annual contribution to all defined contribution plans (the annual limit is lesser of 100% of compensation or listed amount)	50,000	51,000
Earnings threshold for highly-compensated employees	115,000	115,000
Earnings threshold for key employee in top-heavy plan	165,000	165,000

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UNIFORM LIFETIME TABLE/SINGLE LIFE EXPECTANCY TABLE

This chart combines the *Uniform Lifetime Table* and the *Single Life Expectancy Table* found in IRS Pub. 590, *Individual Retirement Arrangements*.

Age	Single Life	Uniform Life	Age	Single Life	Uniform Life	Age	Single Life	Uniform Life	Age	Single Life	Uniform Life
10	72.8	86.2	34	49.4	62.3	58	27.0	38.7	82	9.1	17.1
11	71.8	85.2	35	48.5	61.4	59	26.1	37.8	83	8.6	16.3
12	70.8	84.2	36	47.5	60.4	60	25.2	36.8	84	8.1	15.5
13	69.9	83.2	37	46.5	59.4	61	24.4	35.8	85	7.6	14.8
14	68.9	82.2	38	45.6	58.4	62	23.5	34.9	86	7.1	14.1
15	67.9	81.2	39	44.6	57.4	63	22.7	33.9	87	6.7	13.4
16	66.9	80.2	40	43.6	56.4	64	21.8	33.0	88	6.3	12.7
17	66.0	79.2	41	42.7	55.4	65	21.0	32.0	89	5.9	12.0
18	65.0	78.2	42	41.7	54.4	66	20.2	31.1	90	5.5	11.4
19	64.0	77.3	43	40.7	53.4	67	19.4	30.2	91	5.2	10.8
20	63.0	76.3	44	39.8	52.4	68	18.6	29.2	92	4.9	10.2
21	62.1	75.3	45	38.8	51.5	69	17.8	28.3	93	4.6	9.6
22	61.1	74.3	46	37.9	50.5	70	17.0	27.4	94	4.3	9.1
23	60.1	73.3	47	37.0	49.5	71	16.3	26.5	95	4.1	8.6
24	59.1	72.3	48	36.0	48.5	72	15.5	25.6	96	3.8	8.1
25	58.2	71.3	49	35.1	47.5	73	14.8	24.7	97	3.6	7.6
26	57.2	70.3	50	34.2	46.5	74	14.1	23.8	98	3.4	7.1
27	56.2	69.3	51	33.3	45.5	75	13.4	22.9	99	3.1	6.7
28	55.3	68.3	52	32.3	44.6	76	12.7	22.0	100	2.9	6.3
29	54.3	67.3	53	31.4	43.6	77	12.1	21.2	101	2.7	5.9
30	53.3	66.3	54	30.5	42.6	78	11.4	20.3	102	2.5	5.5
31	52.4	65.3	55	29.6	41.6	79	10.8	19.5	103	2.3	5.2
32	51.4	64.3	56	28.7	40.7	80	10.2	18.7	104	2.1	4.9
33	50.4	63.3	57	27.9	39.7	81	9.7	17.9	105	1.9	4.5

Column 1: Age refers to either the owner while living or the beneficiary after owner's death.

Column 2: Single Life is used for a beneficiary.

Column 3: Uniform Life is used by owner before death.

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OTHER RATES FOR VEHICLES

	Jan. 1–Jun. 30 2011	Jul. 1–Dec. 31 2011	2012	2013
Auto Standard Mileage Allowance				
Business	\$0.51	\$0.555	\$0.555	\$0.565
Charity work	0.14	0.14	0.14	0.14
Medical/moving	0.19	0.235	0.23	0.24
Qualified Transportation Fringe (expressed as monthly limits)				
Vehicle/transit pass limit	\$ 230	\$ 230	\$ 240	\$ 245
Qualified parking limit	230	230	240	245
Qualified bicycle limit	20	20	20	20

TAX RATES FOR 2013

Tax Rate Schedule Single Taxpayers For Tax Years Beginning in 2013

If Taxable Income Is			
Over	But Not Over	The Tax Is	Of the Amount Over
\$ 0	\$ 8,925	10.0%	\$ 0
8,925	36,250	892.50 + 15.0%	8,925
36,250	87,850	4,991.25 + 25.0%	36,250
87,850	183,250	17,891.25 + 28.0%	87,850
183,250	398,350	44,603.25 + 33.0%	183,250
398,350	400,000	115,586.25 + 35.0%	398,350
400,000		116,163.75 + 39.6%	400,000

Tax Rate Schedule Married Individuals Filing Joint Returns and Surviving Spouses For Tax Years Beginning in 2013

If Taxable Income Is			
Over	But Not Over	The Tax Is	Of the Amount Over
\$ 0	\$ 17,850	10.0%	\$ 0
17,850	72,500	1,785.00 + 15.0%	17,850
72,500	146,400	9,982.50 + 25.0%	72,500
146,400	223,050	28,457.50 + 28.0%	146,400
223,050	398,350	49,919.50 + 33.0%	223,050
398,350	450,000	107,768.00 + 35.0%	398,350
450,000		125,846.00 + 39.6%	450,000

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Tax Rate Schedule Married Individuals Filing Separate Returns For Tax Years Beginning in 2013

If Taxable Income Is			
Over	But Not Over	The Tax Is	Of the Amount Over
\$ 0	\$ 8,925	10.0%	\$ 0
8,925	36,250	892.50 + 15.0%	8,925
36,250	73,200	4,991.25 + 25.0%	36,250
73,200	111,525	14,228.75 + 28.0%	73,200
111,525	199,175	24,959.75 + 33.0%	111,525
199,175	225,000	53,884.25 + 35.0%	199,175
225,000		62,923.00 + 39.6%	225,000

Tax Rate Schedule Head of Household For Tax Years Beginning in 2013

If Taxable Income Is			
Over	But Not Over	The Tax Is	Of the Amount Over
\$ 0	\$ 12,750	10.0%	\$ 0
12,750	48,600	1,275.00 + 15.0%	12,750
48,600	125,450	6,652.50 + 25.0%	48,600
125,450	203,150	25,865.00 + 28.0%	125,450
203,150	398,350	47,621.00 + 33.0%	203,150
398,350	425,000	112,037.00 + 35.0%	398,350
425,000		121,394.50 + 39.6%	425,000

Tax Rate Schedule Trusts and Estates For Tax Years Beginning in 2013

If Taxable Income Is			
Over	But Not Over	The Tax Is	Of the Amount Over
\$ 0	\$2,450	15.0%	\$ 0
2,450	5,700	367.50 + 25.0%	2,450
5,700	8,750	1,180.00 + 28.0%	5,700
8,750	11,950	2,034.00 + 33.0%	8,750
11,950		3,090.00 + 39.6%	11,950

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Tax Rate Schedule Corporate For Tax Years Beginning in 2013

If Taxable Income Is		The Tax Is		Of the Amount
Over	But Not Over			Over
\$ 0	\$ 50,000	15.0%		\$ 0
50,000	75,000	7,500.00 +	25.0%	50,000
75,000	100,000	13,750.00 +	34.0%	75,000
100,000	335,000	22,250.00 +	39.0%	100,000
335,000	10,000,000	113,900.00 +	34.0%	335,000
10,000,000	15,000,000	3,400,000.00 +	35.0%	10,000,000
15,000,000	18,333,333	5,150,000.00 +	38.0%	15,000,000
18,333,333		6,416,667.00 +	35.0%	18,333,333

FEDERAL LAND BANK INTEREST RATES FOR VALUING FARMLAND UNDER SPECIAL USE VALUATION RULES OF IRC §2032A²

On Jan. 1, 2012, CoBank merged with U.S. AgBank, which reduced the number of Farm Credit Bank districts to four. The 2012 and 2013 interest rates and the states assigned to each farm credit bank follow.

Farm Credit Bank District in Which Property is Located	2012 Interest Rates	2013 Interest Rates
AgFirst, FCB	6.19%	5.49%
AgriBank, FCB	5.61%	5.03%
CoBank, ACB	5.15%	4.56%
Texas, FCB	5.50%	4.99%

Farm Credit System Bank	Location of Property
AgFirst, FCB	Delaware, District of Columbia, Florida, Georgia, Maryland, North Carolina, Pennsylvania, South Carolina, Virginia, West Virginia
AgriBank, FCB	Arkansas, Illinois, Indiana, Iowa, Kentucky, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, Tennessee, Wisconsin, Wyoming
CoBank, ACB	Alaska, Arizona, California, Colorado, Connecticut, Hawaii, Idaho, Kansas, Maine, Massachusetts, Montana, Nevada, New Hampshire, New Jersey, New York, Oklahoma, Oregon, Rhode Island, Utah, Vermont, Washington
Texas, FCB	Alabama, Louisiana, Mississippi, New Mexico, Texas

² Rev. Rul. 2009-21, 2009-30 IRB 162; Rev. Rul. 2011-17, 2011-33 IRB 160, Rev. Rul. 2012-26, 2012-39 IRB 358; Rev. Rul. 2013-19, 2013-39 IRB 240.

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Interest rates for the previous three years and the states assigned to each farm credit bank during those years are as follows.

Farm Credit Bank District in Which Property is Located	Interest Rates		
	2009	2010	2011
AgFirst, FCB	7.63%	7.48%	6.97%
AgriBank, FCB	6.50%	6.41%	6.12%
CoBank, ACB	6.17%	6.07%	5.78%
Texas, FCB	6.59%	6.45%	6.04%
U.S. AgBank, FCB	6.23%	6.15%	5.88%

Farm Credit System Bank	Location of Property
AgFirst, FCB	Delaware, District of Columbia, Florida, Georgia, Maryland, North Carolina, Pennsylvania, South Carolina, Virginia, West Virginia
AgriBank, FCB	Arkansas, Illinois, Indiana, Iowa, Kentucky, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, Tennessee, Wisconsin, Wyoming
CoBank, ACB	Alaska, Connecticut, Idaho, Maine, Massachusetts, Montana, New Hampshire, New Jersey, New York, Oregon, Rhode Island, Vermont, Washington
Texas, FCB	Alabama, Louisiana, Mississippi, Texas
U.S. AgBank, FCB	Arizona, California, Colorado, Hawaii, Kansas, New Mexico, Nevada, Oklahoma, Utah

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INTEREST RATES FOR NONCORPORATE OVERPAYMENTS AND UNDERPAYMENTS OF TAX 2003–2013

Calendar Quarter Beginning	Rate on Overpayments	Rate on Underpayments
7/1/2013	3%	3%
4/1/2013	3%	3%
1/1/2013	3%	3%
10/1/2012	3%	3%
7/1/2012	3%	3%
4/1/2012	3%	3%
1/1/2012	3%	3%
10/1/2011	3%	3%
7/1/2011	4%	4%
4/1/2011	4%	4%
1/1/2011	3%	3%
10/1/2010	4%	4%
7/1/2010	4%	4%
4/1/2010	4%	4%
1/1/2010	4%	4%
10/1/2009	4%	4%
7/1/2009	4%	4%
4/1/2009	4%	4%
1/1/2009	5%	5%
10/1/2008	6%	6%
7/1/2008	5%	5%
4/1/2008	6%	6%
1/1/2008	7%	7%
10/1/2007	8%	8%
7/1/2007	8%	8%
4/1/2007	8%	8%
1/1/2007	8%	8%
10/1/2006	8%	8%
7/1/2006	8%	8%
4/1/2006	7%	7%
1/1/2006	7%	7%
10/1/2005	7%	7%
7/1/2005	6%	6%
4/1/2005	6%	6%
1/1/2005	5%	5%
10/1/2004	5%	5%
7/1/2004	4%	4%
4/4/2004	5%	5%
1/1/2004	4%	4%
10/1/2003	4%	4%
7/1/2003	5%	5%
4/1/2003	5%	5%
1/1/2003	5%	5%

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INTEREST RATES ON CORPORATE OVERPAYMENTS AND UNDERPAYMENTS OF TAX 2009–2013

Calendar Quarter Beginning	Rate on Overpayments	Rate on Underpayments
Jul. 1, 2013	2%	3%
Apr. 1, 2013	2%	3%
Jan. 1, 2013	2%	3%
Oct. 1, 2012	2%	3%
Jul. 1, 2012	2%	3%
Apr. 1, 2012	2%	3%
Jan. 1, 2012	2%	3%
Oct. 1, 2011	2%	3%
Jul. 1, 2011	3%	4%
Apr. 1, 2011	3%	4%
Jan. 1, 2011	2%	3%
Oct. 1, 2010	3%	4%
Jul. 1, 2010	3%	4%
Apr. 1, 2010	3%	4%
Jan. 1, 2010	3%	4%
Oct. 1, 2009	3%	4%
Jul. 1, 2009	3%	4%
Apr. 1, 2009	3%	4%
Jan. 1, 2009	4%	5%

INTEREST RATES ON LARGE CORPORATE OVERPAYMENTS AND UNDERPAYMENTS OF TAX 2009–2013

Calendar Quarter Beginning	Rate on Overpayments	Rate on Underpayments
Jul. 1, 2013	0.5%	5%
Apr. 1, 2013	0.5%	5%
Jan. 1, 2013	0.5%	5%
Oct. 1, 2012	0.5%	5%
Jul. 1, 2012	0.5%	5%
Apr. 1, 2012	0.5%	5%
Jan. 1, 2012	0.5%	5%
Oct. 1, 2011	0.5%	5%
Jul. 1, 2011	1.5%	6%
Apr. 1, 2011	1.5%	6%
Jan. 1, 2011	0.5%	5%
Oct. 1, 2010	1.5%	6%
Jul. 1, 2010	1.5%	6%
Apr. 1, 2010	1.5%	6%
Jan. 1, 2010	1.5%	6%
Oct. 1, 2009	1.5%	6%
Jul. 1, 2009	1.5%	6%
Apr. 1, 2009	1.5%	6%
Jan. 1, 2009	2.5%	7%

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APPLICABLE FEDERAL RATES FOR OCTOBER 2011 THROUGH OCTOBER 2013

For the newest AFR tables, go to www.irs.gov/app/picklist/list/federalRates.html.

October 2011

	Period For Compounding			
	Annual	Semiannual	Quarterly	Monthly
Short-term AFR	0.16%	0.16%	0.16%	0.16%
Mid-term AFR	1.19%	1.19%	1.19%	1.19%
Long-term AFR	2.95%	2.93%	2.92%	2.91%

November 2011

	Period For Compounding			
	Annual	Semiannual	Quarterly	Monthly
Short-term AFR	0.19%	0.19%	0.19%	0.19%
Mid-term AFR	1.20%	1.20%	1.20%	1.20%
Long-term AFR	2.67%	2.65%	2.64%	2.64%

December 2011

	Period For Compounding			
	Annual	Semiannual	Quarterly	Monthly
Short-term AFR	0.20%	0.20%	0.20%	0.20%
Mid-term AFR	1.27%	1.27%	1.27%	1.27%
Long-term AFR	2.80%	2.78%	2.77%	2.76%

January 2012

	Period For Compounding			
	Annual	Semiannual	Quarterly	Monthly
Short-term AFR	0.19%	0.19%	0.19%	0.19%
Mid-term AFR	1.17%	1.17%	1.17%	1.17%
Long-term AFR	2.63%	2.61%	2.60%	2.60%

February 2012

	Period For Compounding			
	Annual	Semiannual	Quarterly	Monthly
Short-term AFR	0.19%	0.19%	0.19%	0.19%
Mid-term AFR	1.12%	1.12%	1.12%	1.12%
Long-term AFR	2.58%	2.56%	2.55%	2.55%

2013 Workbook

March 2012

	Period For Compounding			
	Annual	Semiannual	Quarterly	Monthly
Short-term AFR	0.19%	0.19%	0.19%	0.19%
Mid-term AFR	1.08%	1.08%	1.08%	1.08%
Long-term AFR	2.65%	2.63%	2.62%	2.62%

April 2012

	Period For Compounding			
	Annual	Semiannual	Quarterly	Monthly
Short-term AFR	0.25%	0.25%	0.25%	0.25%
Mid-term AFR	1.15%	1.15%	1.15%	1.15%
Long-term AFR	2.72%	2.70%	2.69%	2.68%

May 2012

	Period For Compounding			
	Annual	Semiannual	Quarterly	Monthly
Short-term AFR	0.28%	0.28%	0.28%	0.28%
Mid-term AFR	1.30%	1.30%	1.30%	1.30%
Long-term AFR	2.89%	2.87%	2.86%	2.85%

June 2012

	Period For Compounding			
	Annual	Semiannual	Quarterly	Monthly
Short-term AFR	0.23%	0.23%	0.23%	0.23%
Mid-term AFR	1.07%	1.07%	1.07%	1.07%
Long-term AFR	2.64%	2.62%	2.61%	2.61%

July 2012

	Period For Compounding			
	Annual	Semiannual	Quarterly	Monthly
Short-term AFR	0.24%	0.24%	0.24%	0.24%
Mid-term AFR	0.92%	0.92%	0.92%	0.92%
Long-term AFR	2.30%	2.29%	2.28%	2.28%

2013 Workbook

August 2012

	Period For Compounding			
	Annual	Semiannual	Quarterly	Monthly
Short-term AFR	0.25%	0.25%	0.25%	0.25%
Mid-term AFR	0.88%	0.88%	0.88%	0.88%
Long-term AFR	2.23%	2.22%	2.21%	2.21%

September 2012

	Period For Compounding			
	Annual	Semiannual	Quarterly	Monthly
Short-term AFR	0.21%	0.21%	0.21%	0.21%
Mid-term AFR	0.84%	0.84%	0.84%	0.84%
Long-term AFR	2.18%	2.17%	2.16%	2.16%

October 2012

	Period For Compounding			
	Annual	Semiannual	Quarterly	Monthly
Short-term AFR	0.23%	0.23%	0.23%	0.23%
Mid-term AFR	0.93%	0.93%	0.93%	0.93%
Long-term AFR	2.36%	2.35%	2.34%	2.34%

November 2012

	Period For Compounding			
	Annual	Semiannual	Quarterly	Monthly
Short-term AFR	0.22%	0.22%	0.22%	0.22%
Mid-term AFR	0.89%	0.89%	0.89%	0.89%
Long-term AFR	2.40%	2.39%	2.38%	2.38%

December 2012

	Period For Compounding			
	Annual	Semiannual	Quarterly	Monthly
Short-term AFR	0.24%	0.24%	0.24%	0.24%
Mid-term AFR	0.95%	0.95%	0.95%	0.95%
Long-term AFR	2.40%	2.39%	2.38%	2.38%

2013 Workbook

January 2013

	Period For Compounding			
	Annual	Semiannual	Quarterly	Monthly
Short-term AFR	0.21%	0.21%	0.21%	0.21%
Mid-term AFR	0.87%	0.87%	0.87%	0.87%
Long-term AFR	2.31%	2.30%	2.29%	2.29%

February 2013

	Period For Compounding			
	Annual	Semiannual	Quarterly	Monthly
Short-term AFR	0.21%	0.21%	0.21%	0.21%
Mid-term AFR	1.01%	1.01%	1.01%	1.01%
Long-term AFR	2.52%	2.50%	2.49%	2.49%

March 2013

	Period For Compounding			
	Annual	Semiannual	Quarterly	Monthly
Short-term AFR	0.22%	0.22%	0.22%	0.22%
Mid-term AFR	1.09%	1.09%	1.09%	1.09%
Long-term AFR	2.66%	2.64%	2.63%	2.63%

April 2013

	Period For Compounding			
	Annual	Semiannual	Quarterly	Monthly
Short-term AFR	0.22%	0.22%	0.22%	0.22%
Mid-term AFR	1.09%	1.09%	1.09%	1.09%
Long-term AFR	2.70%	2.68%	2.67%	2.67%

May 2013

	Period For Compounding			
	Annual	Semiannual	Quarterly	Monthly
Short-term AFR	0.20%	0.20%	0.20%	0.20%
Mid-term AFR	1.00%	1.00%	1.00%	1.00%
Long-term AFR	2.60%	2.58%	2.57%	2.57%

2013 Workbook

June 2013

	Period For Compounding			
	Annual	Semiannual	Quarterly	Monthly
Short-term AFR	0.18%	0.18%	0.18%	0.18%
Mid-term AFR	0.95%	0.95%	0.95%	0.95%
Long-term AFR	2.47%	2.45%	2.44%	2.44%

July 2013

	Period For Compounding			
	Annual	Semiannual	Quarterly	Monthly
Short-term AFR	0.23%	0.23%	0.23%	0.23%
Mid-term AFR	1.22%	1.22%	1.22%	1.22%
Long-term AFR	2.80%	2.78%	2.77%	2.76%

August 2013

	Period For Compounding			
	Annual	Semiannual	Quarterly	Monthly
Short-term AFR	0.28%	0.28%	0.28%	0.28%
Mid-term AFR	1.63%	1.62%	1.62%	1.61%
Long-term AFR	3.16%	3.14%	3.13%	3.12%

September 2013

	Period For Compounding			
	Annual	Semiannual	Quarterly	Monthly
Short-term AFR	0.25%	0.25%	0.25%	0.25%
Mid-term AFR	1.66%	1.65%	1.65%	1.64%
Long-term AFR	3.28%	3.25%	3.24%	3.23%

October 2013

	Period For Compounding			
	Annual	Semiannual	Quarterly	Monthly
Short-term AFR	0.32%	0.32%	0.32%	0.32%
Mid-term AFR	1.93%	1.92%	1.92%	1.91%
Long-term AFR	3.50%	3.47%	3.46%	3.45%