Eaton Vance Parametric Investment Tax Calculator

Your investment decisions. Your tax consequences.

Making smart investment decisions requires understanding the resulting tax consequences, which vary based on your income level, where in the U.S. you live and the type of investment return.

<table>
<thead>
<tr>
<th>Interest Income</th>
<th>Dividend Income</th>
<th>Realized Capital Gains</th>
<th>Withdrawals from Retirement Accounts</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-State Municipals</td>
<td>Qualified Dividends</td>
<td>Long-Term</td>
<td>Roth IRA</td>
</tr>
<tr>
<td>0.00%</td>
<td>--%</td>
<td>--%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Out-of-State Municipals</td>
<td>Non-Qualified Dividends</td>
<td>Short-Term</td>
<td>Roth 401(k)</td>
</tr>
<tr>
<td>--%</td>
<td>--%</td>
<td>--%</td>
<td>0.00%</td>
</tr>
<tr>
<td>U.S. Treasuries</td>
<td></td>
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<td></td>
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<tr>
<td>--%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Debt Instruments</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>--%</td>
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<td></td>
</tr>
</tbody>
</table>

The above Total Tax Rate is the combined income tax rate that applies to an incremental dollar of ordinary investment income you earn. Other types of investment return are taxed to you at different rates.

See the footnotes below for important disclosures and additional information.
Learn More About How Taxes Can Impact Your Investments

Compare yields on different types of bonds
See how the yields of in-state municipal bonds compare with out-of-state munis and taxable bonds on a tax-equivalent basis.

Manage concentrated stock positions
See how diversifying your portfolio on a tax-deferred basis can be a better option than a taxable sale of stock.

How may changes in interest rates affect me?
See how laddered bond portfolios may perform in different interest rate environments.

Assess the tax benefits of charitable giving
See the potential savings in income taxes you could realize by donating cash or appreciated securities.

The output of this calculator is for educational purposes only and should not be considered investment, legal or tax advice. It is intended for use by U.S. individual taxpayers resident in the 50 states or the District of Columbia, and is not applicable to trusts, estates, corporations or persons subject to special rules under federal, state or local income tax laws. The indicated tax treatment of investment income and gains applies to positions in securities held outside qualified retirement plans and other tax-deferred or tax-exempt investment vehicles. The output is general in nature and is not intended to serve as the primary or sole basis for investment or tax-planning decisions.

For more individualized information, you should consult your tax advisor or investment professional. You bear sole responsibility for any decisions you make based on the output of this calculator. The calculator makes certain assumptions that may not apply to you. The calculator has many inherent limitations, and individual results may vary.

Indicated tax rates are those in effect as updated September 14, 2023. Indicated rates are those that apply to an incremental dollar of additional income or gain, which may vary from your average tax rates. The displayed rates have been rounded to the nearest hundredth of a percent. The indicated Total Tax Rate may not add up to the displayed component rates due to rounding.

A Taxable income is your annual gross income for federal tax purposes, less adjustments and the federal deductions you claim (standard or itemized).

B The “Married Filing Separately” and “Qualifying Widow(er)” filing status are not given as options on this calculator, but may apply to you. Tax rates for qualifying widow(er)s are the same as indicated for “Married Filing Jointly.”

* This analysis does not consider the federal alternative minimum tax (AMT) or take into account the federal deduction for state and local taxes paid (limited to $10,000 annually) that is available if you itemize deductions.

** The calculation of state taxes assumes that your taxable income for state tax purposes equals your federal taxable income. Material variations could cause your state tax rate to be overstated or understated. This analysis ignores the AMT imposed by certain states (CA, CO, CT, IA and MN), the limited deduction for federal income taxes paid that is available in certain states (MO, MT and OR) and the limited deduction for state and local income taxes paid that is available in certain states (AZ, GA, HI, MO and ND). State income tax rates indicated for AL and IA are net of the deduction for federal taxes paid that is available in those states.

*** The indicated local income tax rates are those imposed on investment income and gains by certain cities, counties and other local jurisdictions in IN, IA, KS, MO, MI, NY, OH and OR. Local income tax rates indicated for IA jurisdictions are net of the IA deduction for federal taxes paid. For OR residents living in Clackamas, Multnomah or Washington County, indicated local income tax rates include the 1.0% Metro Supportive Housing (SHS) personal income tax on taxable income of more than $125,000 for single filers and more than $200,000 for married filing jointly and head of household filers that applies to residents living in the Portland Metro District. County residents who live outside the Portland Metro District are not subject to the SHS personal income tax. Local income tax rates that do not apply to investment income or gains are not included.

**** The 3.8% Net Investment Income (NII) federal tax applies to individuals, estates and trusts with modified adjusted gross income (MAGI) above applicable threshold amounts ($200,000 for single and head of household; $250,000 for married filing jointly). NII generally includes gross income from taxable interest, dividends, annuities, royalties and rents (unless derived from a trade or business that isn’t a passive activity or trading business) and net gains on assets generating NII, net of allowable expenses. For the purposes of this calculator, your MAGI is assumed to equal your taxable income.

† Federally tax-exempt obligations of the taxpayer’s state of residence and its political subdivisions. In most states, interest on in-state munis is not subject to state or local income tax.