



Text Extraction Report

Source URL: <https://www.indiconinc.com/What-Is-the-Capital-Gain-Tax.c1283.htm>

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37

Total Elements Found

3252

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connect Print What Is the Capital Gain Tax? Capital gains are the profits realized from the sale of capital assets such as stocks, bonds, and property. The capital gain tax is triggered only when an asset is sold, not while the asset is held by an investor. However, when a mutual fund sells shares of its holdings during the year, mutual fund investors could be charged capital gains. (A fund's capital gains distribution is not taxable if the fund is held in a tax-deferred account.) There are two types of capital gains: long term and short term; each is subject to different tax rates. Long-term gains are profits on assets held longer than 12 months before they are sold by the investor. The American Taxpayer Relief Act of 2012 instituted a long-term capital gains tax rate for taxpayers of up to 20%. Short-term gains (on assets held for 12 months or less) are taxed as ordinary income at the seller's marginal income tax rate. The Tax Cuts and Jobs Act, signed into law in December 2017, established "breakpoints" for application of these rates as under current law, except the breakpoints will be adjusted for inflation. The taxable amount of each gain is generally determined by a "cost basis" — in other words, the original purchase price adjusted for additional improvements or investments, taxes paid on dividends, certain fees, and any depreciation of the assets. (If you received the property by gift or inheritance, different rules apply to determine your starting basis.) In addition, any capital losses incurred in the current tax year or previous years can be used to offset taxes on current-year capital gains. Losses of up to \$3,000 a year may be claimed as a tax deduction for married joint filers and \$1,500 for married separately filers. If you have been purchasing shares in a mutual fund over several years and want to sell some holdings, instruct your financial professional to sell shares that you purchased for the highest amount of money, because this will reduce your capital gains. Also be sure to specify which shares you are selling so that you can take advantage of the lower rate on long-term gains. Otherwise, the IRS may assume that you are selling shares you have held for a shorter time and tax you using short-term rates. Capital gains distributions for the prior year are reported to you by January 31, and any taxes owed on gains must be paid by the due date of your income tax return. Higher-income

taxpayers should be aware that they may be subject to an additional 3.8% Medicare unearned income tax on net investment income (unearned income includes capital gains) if their adjusted gross income exceeds \$200,000 (single filers) or \$250,000 (married joint filers). This is an outcome of the Patient Protection and Affordable Care Act. The information in this newsletter is not intended as tax, legal, investment, or retirement advice or recommendations, and it may not be relied on for the purpose of avoiding any federal tax penalties. You are encouraged to seek guidance from an independent tax or legal professional. The content is derived from sources believed to be accurate. Neither the information presented nor any opinion expressed constitutes a solicitation for the purchase or sale of any security. This material was written and prepared by Broadridge Advisor Solutions. © 2025 Broadridge Financial Solutions, Inc. Osaic Wealth Form CRS Osaic Advisory Form CRS Securities offered through Osaic Wealth, Inc. (Triad), member FINRA/SIPC. Advisory Services offered through Osaic Advisory Services, LLC (Osaic Advisory), a registered investment advisor. Osaic Wealth, Inc. and Osaic Advisory are separately owned, and other entities and/or marketing names, products or services referenced here are independent of Osaic Wealth, Inc. and Osaic Advisory. This site is published for residents of the United States and is for informational purposes only and does not constitute an offer to sell or a solicitation of an offer to buy any security or product that may be referenced herein. Persons mentioned on this website may only offer services and transact business and/or respond to inquiries in states or jurisdictions in which they have been properly registered or are exempt from registration. Not all products and services referenced on this site are available in every state, jurisdiction or from every person listed. Medicare Disclaimer: We do not offer every plan available in your area. Any information we provide is limited to the plans we do offer in your area. Please contact Medicare.gov or 1-800-Medicare to get information in all of your options Site Map Back To Top

Quality: visible Score: 1 Words: 761

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Quality: visible Score: 1 Words: 1

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Quality: visible Score: 1 Words: 562

Print

Quality: visible Score: 1 Words: 1

What Is the Capital Gain Tax?

Quality: visible Score: 1 Words: 6

Capital gains are the profits realized from the sale of capital assets such as stocks, bonds, and property. The capital gain tax is triggered only when an asset is sold, not while the asset is held by an investor. However, when a mutual fund sells shares of its holdings during the year, mutual fund investors could be charged capital gains. (A fund's capital gains distribution is not taxable if the fund is held in a tax-deferred account.)

Quality: visible Score: 1 Words: 77

There are two types of capital gains: long term and short term; each is subject to different tax rates. Long-term gains are profits on assets held longer than 12 months before they are sold by the investor. The American Taxpayer Relief Act of 2012 instituted a long-term capital gains tax rate for taxpayers of up to 20%. Short-term gains (on assets held for 12 months or less) are taxed as ordinary income at the seller's marginal income tax rate.

Quality: visible Score: 1 Words: 79

Long-term gains

Quality: visible Score: 1 Words: 2

Short-term gains

Quality: visible Score: 1 Words: 2

The Tax Cuts and Jobs Act, signed into law in December 2017, established “breakpoints” for application of these rates as under current law, except the breakpoints will be adjusted for inflation.

Quality: visible Score: 1 Words: 31

The taxable amount of each gain is generally determined by a “cost basis” — in other words, the original purchase price adjusted for additional improvements or investments, taxes paid on dividends, certain fees, and any depreciation of the assets. (If you received the property by gift or inheritance, different rules apply to determine your starting basis.) In addition, any capital losses incurred in the current tax year or previous years can be used to offset taxes on current-year capital gains. Losses of up to \$3,000 a year may be claimed as a tax deduction for married joint filers and \$1,500 for married separately filers.

Quality: visible Score: 1 Words: 104

If you have been purchasing shares in a mutual fund over several years and want to sell some holdings, instruct your financial professional to sell shares that you purchased for the highest amount of money, because this will reduce your capital gains. Also be sure to specify which shares you are selling so that you can take advantage of the lower rate on long-term gains. Otherwise, the IRS

may assume that you are selling shares you have held for a shorter time and tax you using short-term rates.

Quality: visible Score: 1 Words: 88

Capital gains distributions for the prior year are reported to you by January 31, and any taxes owed on gains must be paid by the due date of your income tax return.

Quality: visible Score: 1 Words: 32

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Skip to main content Menu connect Print What Is the Capital Gain Tax? Capital gains are the profits realized from the sale of capital assets such as stocks, bonds, and property. The capital gain tax is triggered only when an asset is sold, not while the asset is held by an investor. However, when a mutual fund sells shares of its holdings during the year, mutual fund investors could be charged capital gains. (A fund's capital gains distribution is not taxable if the fund is held in a tax-deferred account.) There are two types of capital gains: long term and short term; each is subject to different tax rates. Long-term gains are profits on assets held longer than 12 months before they are sold by the investor. The American Taxpayer Relief Act of 2012 instituted a long-term capital gains tax rate for taxpayers of up to 20%. Short-term gains (on assets held for 12 months or less) are taxed as ordinary income at the seller's marginal income tax rate. The Tax Cuts and Jobs Act, signed into law in December 2017, established "breakpoints" for application of these rates as under current law, except the breakpoints will be adjusted for inflation. The taxable amount of each gain is generally determined by a "cost basis" — in other words, the original purchase price adjusted for additional improvements or investments, taxes paid on dividends, certain fees, and any depreciation of the assets. (If you received the property by gift or inheritance, different rules apply to determine your starting basis.) In addition, any capital losses incurred in the current tax year or previous years can be used to offset taxes on current-year capital gains. Losses of up to \$3,000 a year may be claimed as a tax deduction for married joint filers and \$1,500 for married separately filers. If you have been purchasing shares in a mutual fund over several years and want to sell some holdings, instruct your

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Quality: fallback Score: 1 Words: 786

Higher-income taxpayers should be aware that they may be subject to an additional 3.8% Medicare unearned income tax on net investment income (unearned income includes capital gains) if their adjusted gross income exceeds \$200,000 (single filers) or \$250,000 (married joint filers). This is an outcome of the Patient Protection and Affordable Care Act.

Quality: visible Score: 1 Words: 53

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Quality: visible Score: 1 Words: 91

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Quality: visible Score: 1 Words: 33

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Quality: visible Score: 1 Words: 13

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Osaic Wealth Form CRS

Quality: visible Score: 1 Words: 4

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Quality: visible Score: 1 Words: 189

Osaic Advisory Form CRS

Quality: visible Score: 1 Words: 4

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Quality: visible Score: 1 Words: 4

Osaic Wealth, Inc.

Quality: visible Score: 1 Words: 3

Osaic Advisory

Quality: visible Score: 1 Words: 2

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Quality: visible Score: 1 Words: 93

Osaic Advisory.

Quality: visible Score: 1 Words: 2

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Quality: visible Score: 1 Words: 6

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