

## State Taxation of Retirement Income

The following chart shows generally which states tax retirement income, including Social Security and pension income for the 2013 tax year unless otherwise noted. States shaded indicate they do not tax these forms of retirement income.

State	State Tax of Social Security Income	State Tax of Pension Income
Alabama	Not taxed	Generally taxable
Alaska	No individual income tax	No individual income tax
Arizona	Not taxed	Generally taxable
Arkansas	Not taxed	Exempt to certain level
California	Not taxed	Generally taxable
Colorado	Exempt to a certain level	Exempt to a certain level; age restrictions apply
Connecticut	Exemption based on adjusted gross income (AGI)	Generally taxable
Delaware	Not taxed	Exempt to a certain level; age restrictions apply
District of Columbia	Not taxed	Generally taxable
Florida	No individual income tax	No individual income tax
Georgia	Not taxed	Exempt to a certain level; age restrictions apply
Hawaii	Not taxed	Distributions are partially exempt
Idaho	Not taxed	Generally taxable
Illinois	Not taxed	All income from federally qualified pension plans are generally exempt
Indiana	Not taxed	Generally taxable
Iowa	Exempt to a certain level	Exempt to a certain level; age restrictions apply
Kansas	Exemption based on AGI	Generally taxable
Kentucky	Not taxed	Exempt to a certain level
Louisiana	Not taxed	Exempt to a certain level; age restrictions apply
Maine	Not taxed	Exempt to a certain level, excluding IRA and SEP distributions
Maryland	Not taxed	Exempt to a certain level; age restrictions apply
Massachusetts	Not taxed	Generally taxable
Michigan	Not taxed	Exempt to a certain level, excluding certain 401(k) and 403(b) distributions
Minnesota	Taxed	Generally taxable
Mississippi	Exempt in total	Not taxed
Missouri	Exemption based on AGI	Exempt to a certain level; income restrictions apply
Montana	Exemption based on AGI	Exempt to a certain level; income restrictions apply
Nebraska	Taxed	Generally taxable
Nevada	No individual income tax	No individual income tax

New Hampshire	Only dividends and interest are taxable	Only dividends and interest are taxable
New Jersey	Social Security excluded from gross income	Exempt to a certain level; age and income restrictions apply
New Mexico	Taxed	Exempt to a certain level; age and income restrictions apply
New York	Not taxed	Exempt to a certain level; age restrictions apply
North Carolina	Not taxed	Generally taxable beginning with 2014 tax year
North Dakota	Taxed	Generally taxable
Ohio	Not taxed	Credit for pension distribution or income allowed; age restrictions apply
Oklahoma	Not taxed	Exempt to a certain level; age restrictions apply
Oregon	Not taxed	Credit for pension distribution or income allowed; age and income restrictions apply
Pennsylvania	Not taxed	Not taxed; age restrictions apply
Rhode Island	Taxed	Generally taxable
South Carolina	Not taxed	Exempt to a certain level; age restrictions apply
South Dakota	No individual income tax	No individual income tax
Tennessee	Only dividends and interest are taxable	Only dividends and interest are taxable; Exemption available with age and income restrictions
Texas	No individual income tax	No individual income tax
Utah	Exemption based on AGI	Exempt to a certain level; age and income restrictions apply
Vermont	Taxed	Generally taxable
Virginia	Not taxed	Exempt to a certain level; age and income restrictions apply
Washington	No individual income tax	No individual income tax
West Virginia	Taxed	Generally taxable
Wisconsin	Not taxed	Generally taxable
Wyoming	No individual income tax	No individual income tax