



# 2025 Schedule M1R, Age 65 or Older/Disabled Subtraction

Before you complete this schedule, read the instructions on the back to see if you are eligible for this subtraction. Review the income limitations based on your filing status from the table in the instructions before claiming this subtraction. If you are married and filing separate federal income tax returns, you are not eligible for this subtraction unless you and your spouse lived apart for all of 2025.

YOUR FIRST NAME, INITXXXXXXXX LAST NAMEXXXXXXXXXXXXXXXXXXXXX 999999999  
Your First Name and Initial Last Name Social Security Number

Round amounts to the nearest whole dollar.

- 1 If you are married and filing a joint federal income tax return, enter \$12,000. If you are single, enter \$9,600. If you are married and filing separately, enter \$6,000 ..... 1 12345678
- 2 If you (or your spouse if filing a joint return) are 65 or older, enter 0. If you (and your spouse if filing a joint return) are under age 65, enter your disability pensions and insurance payments included on line 1z of federal Form 1040 or 1040-SR ..... 2 12345678
- 3 If you (or your spouse if filing a joint return) are 65 or older, enter the amount from line 1 above. If you (and your spouse if filing a joint return) are younger than 65, enter the amount from line 1 or line 2, whichever is less ..... 3 12345678
- 4 Any pension, annuity, or disability benefit included on line 13b of federal Schedule R. If you did not complete Schedule R, enter 0 ..... 4 12345678
- 5 a Social Security benefits (from your Forms SSA-1099) ..... 5a 12345678
- b Taxable Social Security benefits (see instructions) ..... 5b 12345678
- Nontaxable Social Security benefits (subtract line 5b from line 5a) ..... 5 12345678
- 6 a Social Security equivalent benefit portion of Tier 1 paid by the Railroad Retirement Board (from your Forms RRB-1099) ..... 6a 12345678
- b Railroad Retirement Board benefits (included on line 4b and 5b of federal Form 1040 or 1040-SR) ..... 6b 12345678
- Total Railroad Retirement Board benefits received (add lines 6a and 6b) ..... 6 12345678
- 7 Add lines 4, 5, and 6 ..... 7 12345678
- 8 Subtract line 7 from line 3. If zero or less, STOP HERE. You do not qualify for this subtraction. .... 8 12345678
- 9 a Federal adjusted gross income (see instructions) ..... 9a 12345678
- b Railroad Retirement Board benefits (incl. on line 6b of fed. Form 1040 or 1040-SR) 9b 12345678
- Subtract line 9b from line 9a. If you received a lump-sum distribution, see instructions. .... 9 12345678
- 10 Amount from the instructions for line 10 (on the back of this schedule) ..... 10 12345678
- 11 Subtract line 10 from line 9 (if zero or less, enter 0 on lines 11 and 12 and go to line 13) ..... 11 12345678
- 12 Multiply line 11 by 50% (.50) ..... 12 12345678
- 13 Subtract line 12 from line 8 and enter the result here and on line 16 of Schedule M1M. (if zero or less, enter 0. You do not qualify for this subtraction) ..... 13 12345678

You must include this schedule with your Form M1.