

2025 Schedule M1R Instructions

Am I eligible?

To qualify for this subtraction, you (or your spouse if filing a joint return) must either be aged 65 or older (born before January 2, 1961) or meet the disability requirements below. Also, you must meet the income limitations below.

If you are married and filing separate federal income tax returns, you are not eligible unless you and your spouse lived apart for all of 2025.

What are the disability requirements?

To meet the disability requirements, both of these must be true:

- You (or your spouse if filing a joint return) had a permanent and total disability by the end of 2025
- You (or your spouse if filing a joint return) received federally taxable disability income in 2025

You may be eligible if at any time a physician signed the statement in the instructions for federal Schedule R certifying that you have a permanent and total disability.

If you are a veteran, you may qualify if you received a signed certification from the Department of Veterans Affairs stating you have a permanent and total disability.

If you have never filed Schedule R but believe you have a permanent and total disability, ask your physician to determine if you meet the disability requirements. If you do, have your physician sign the statement in the Schedule R instructions and keep it with your tax records.

Note: You do not need to file Schedule R with your federal income tax return to be eligible for the Minnesota subtraction.

What are the income limitations?

If you (or your spouse if filing a joint return) meet the age or disability requirements, use the table below to see if you are eligible for the subtraction.

You qualify if you are:	And your adjusted gross income* is less than:	And your Railroad Retirement Board benefits and nontaxable Social Security are less than:
Filing single, head of household, or qualifying surviving spouse, and you are 65 or older or disabled	\$33,700	\$ 9,600
Married filing a joint return and both spouses are 65 or older or disabled	\$42,000	\$12,000
Married filing a joint return and one spouse is 65 or older or disabled	\$38,500	\$12,000
Married filing a separate return, you are 65 or older or disabled, and you lived apart from your spouse for all of 2025	\$21,000	\$ 6,000

* Adjusted gross income is the amount from line 1 of Form M1 plus any lump-sum distributions reported on federal Form 4972, less any taxable Railroad Retirement Board benefits (see line 9 instructions).

Line Instructions

Line 5b – Taxable Social Security Benefits

Enter the amount from line 6b of Form 1040 or Form 1040-SR on line 5b of this form.

Line 9 – Adjusted Gross Income

If you received a lump-sum distribution and used either the ten-year averaging or capital gain election on federal Form 4972, complete the Worksheet for Line 9.

Worksheet for Line 9	
1 From Schedule M1R, subtract line 9b from line 9a	_____
2 From your federal Form 4972, add line 10 and any capital gain reported on line 6 (You must also report the line 6 amount on line 4 of Schedule M1M)	_____
3 Add steps 1 and 2, and enter the result here and on line 9 of Schedule M1R	_____

On line 9a enter the amount from line 1 of Form M1.

Line 10

Based on your filing status and age, enter one of these dollar amounts:

- Filing single, head of household, or qualifying surviving spouse, and you are 65 or older or disabled \$14,500
- Married filing a joint return and both spouses are either 65 or older or disabled \$18,000
- Married filing a joint return and one spouse is 65 or older or disabled \$14,500
- Married filing a separate return and you are 65 or older or disabled \$ 9,000

Questions? Need forms?

- Website: www.revenue.state.mn.us
- Email: individual.incometax@state.mn.us
- Phone: 651-296-3781 or 1-800-652-9094