



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 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** _____
- 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** _____
- 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** _____
- 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** _____
- 5 **a** Social Security benefits (from your Forms SSA-1099) **5 a** _____
- b** Taxable Social Security benefits (see instructions) **5 b** _____
- Nontaxable Social Security benefits (subtract line 5b from line 5a) **5** _____
- 6 **a** Social Security equivalent benefit portion of Tier 1 paid by the Railroad Retirement Board (from your Forms RRB-1099) **6 a** _____
- b** Railroad Retirement Board benefits (included on line 4b and 5b of federal Form 1040 or 1040-SR) **6 b** _____
- Total Railroad Retirement Board benefits received (add lines 6a and 6b) **6** _____
- 7 Add lines 4, 5, and 6 **7** _____
- 8 Subtract line 7 from line 3. If zero or less, **STOP HERE**. You do not qualify for this subtraction. **8** _____
- 9 **a** Federal adjusted gross income (see instructions) **9 a** _____
- b** Railroad Retirement Board benefits (incl. on line 6b of fed. Form 1040 or 1040-SR) **9 b** _____
- Subtract line 9b from line 9a. If you received a lump-sum distribution, see instructions. **9** _____
- 10 Amount from the instructions for line 10 (on the back of this schedule) **10** _____
- 11 Subtract line 10 from line 9 (if zero or less, enter 0 on lines 11 and 12 and go to line 13) **11** _____
- 12 Multiply line 11 by 50% (.50) **12** _____
- 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** _____

You must include this schedule with your Form M1.



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