

## Line 28a – Pension/Retirement Exclusion

You can exclude all or part of the income reported on line 20a if you meet the following qualifications:

- You (and/or your spouse if filing jointly) were age 62 or older or blind/disabled as defined by Social Security guidelines on the last day of the tax year; **and**
- Your income on line 27 is \$150,000 or less (part-year residents see below).

### Determining Your Exclusion Amount

Line A. Amount from line 20a..... \_\_\_\_\_

**Joint Filers:** If only one spouse is 62 or older or disabled, enter only the pension income of that spouse. You cannot exclude the pension income of the spouse who is younger than 62 and not disabled.

Line B. Amount for your filing status and income using the chart below ..... \_\_\_\_\_

**Part-year residents** see below.

Enter on line 28a the lesser of line A or line B.

Filing Status:	Income on line 27:		
	\$0– \$100,000	\$100,001– \$125,000	\$125,001– \$150,000
Married/CU couple, filing joint return	\$100,000	50% of line 20a	25% of line 20a
Single Head of household Qualifying widow(er)/ surviving CU partner	\$75,000	37.5% of line 20a	18.75% of line 20a
Married/CU partner, filing separate return	\$50,000	25% of line 20a	12.5% of line 20a

For more information, see [GIT-1 & 2, Retirement Income](#).

**Part-Year Residents.** Your income for the *entire* year must have been \$150,000 or less to qualify for the exclusion. If your income for the entire year is \$0–\$100,000, prorate the maximum exclusion amount from the chart above based on the number of months you were a New Jersey resident and enter on line B above when calculating your exclusion. If your income for the entire year is over \$100,000, do not prorate the exclusion amount.

## Line 28b – Other Retirement Income Exclusion

If you were 62 or older on the last day of the tax year, you may be able to use the other retirement income exclusion. If you are filing jointly and only one spouse is 62 or older, only the

income of that spouse can be excluded. You cannot exclude the income of the spouse who is younger than 62.

**Unclaimed Exclusion.** If you did not use your entire maximum exclusion on line 28a, you may be able to use the unclaimed portion. Complete Worksheet D to determine whether you have any exclusion remaining and meet the eligibility requirements and, if so, to calculate the amount to include on line 28b. Part-year residents **do not** complete Worksheet D. Instead, use Worksheet E.

**Special Exclusion.** If you (and your spouse if filing jointly) will **never** be able to receive Social Security or Railroad Retirement benefits because your employer did not participate in either program, you may qualify for the Special Exclusion. If you qualify, you can claim \$6,000 (married, filing joint; head of household; qualifying widow(er)) or \$3,000 (single; married, filing separate).

**Note: Do not** claim the Special Exclusion if you (or your spouse if filing jointly) will **ever** be eligible for Social Security or Railroad Retirement benefits.

For more information, see [GIT-1 & 2, Retirement Income](#).

**Part-Year Residents.** If you did not use your entire *prorated* maximum exclusion on line 28a, you may be able to use the unclaimed portion. Complete Worksheet E to determine whether you have any exclusion remaining and meet the eligibility requirements and, if so, to calculate the amount to include on line 28b.

## Line 28c – Total Exclusion Amount

Add lines 28a and 28b and enter the total.

## Line 29 – New Jersey Gross Income

Subtract line 28c from line 27 and enter the result. If zero or less, make no entry.

### Required to file a return

You are **required** to file a return if your income on line 29 is more than the filing threshold:

- \$20,000 Married filing jointly, Head of Household, or Qualified Widow(er);
- \$10,000 Single or married/CU partner filing separate return.

### Not required to file a return

You are **not required** to file a return if your income is at or below the filing threshold. However, you still need to file if you:

- Had New Jersey Income Tax withheld;
- Paid estimated taxes or had a credit from the prior year; or
- Are eligible for a New Jersey Earned Income Tax Credit or other credit and are due a refund.