

## IRA Contribution Limits

The tables below will help you determine how much money you can contribute to your IRA each year.

### Roth IRA

Filing Status and Modified Adjusted Gross Income:			Allowable Contribution:	
Single Filer	Married Filing Jointly	Married Filing Separately	Under Age 50	Age 50 and Older
\$120,000 or less	\$186,000 or less	\$0	Maximum contribution up to \$5,500	Maximum contribution up to \$6,500
Greater than \$120,000 but less than \$135,000	Greater than \$189,000 but less than \$199,000	Greater than \$0 but less than \$10,000	Contribution limit is reduced to an amount less than \$5,500 depending on your income *	Contribution limit is reduced to an amount less than \$6,500 depending on your income *
\$135,000 and greater	\$199,000 and greater	\$10,000 and greater	\$0	\$0

### Traditional IRA

Filing Status and Modified Adjusted Gross Income:				Allowable Contribution:	
Single Filer	Married Filing Jointly		Married Filing Separately	Under Age 50	Age 50 and Older
	You Participate in an Employer Retirement Plan	Only your Spouse Participates in an Employer Retirement Plan			
\$63,000 or less	\$99,000 or less	\$186,000 or less	\$0	Maximum contribution up to \$5,500	Maximum contribution up to \$6,500
Greater than \$63,000 but less than \$73,000	Greater than \$101,000 but less than \$121,000	Greater than \$189,000 but less than \$199,000	Greater than \$0 but less than \$10,000	Contribution limit is reduced to an amount less than \$5,500 depending on your income *	Contribution limit is reduced to an amount less than \$6,500 depending on your income *
\$73,000 and greater	\$121,000 and greater	\$199,000 and greater	\$10,000 and greater	Contributions are non-deductible	Contributions are non-deductible

\*To calculate your maximum contribution, go to [www.irs.gov](http://www.irs.gov) and access Publication 590.