

2017 IRA Deductibility Chart

TRADITIONAL IRA				
Filing status	Single			
Are you covered by a workplace retirement plan?	No	Yes		
Lower MAGI threshold	None	\$62,000		
Upper MAGI threshold	None	\$72,000		
Annual contribution limit	\$5,500	\$5,500		
Catch-up contribution limit (ages 50 and older)	\$1,000	\$1,000		
Contribution age limit (by December 31, 2017)	70½	70½		
Required minimum distributions (RMDs)	70½	70½		
Filing status	Married filing jointly (self, spouse)			
Are you covered by a workplace retirement plan?	No	Yes	No	Yes
Is your spouse covered by a workplace retirement plan?	No	No	Yes	Yes
Lower MAGI threshold	None	\$99,000	\$186,000	\$99,000
Upper MAGI threshold	None	\$119,000	\$196,000	\$119,000
Annual contribution limit	\$5,500	\$5,500	\$5,500	\$5,500
Catch-up contribution limit (ages 50 and older)	\$1,000	\$1,000	\$1,000	\$1,000
Contribution age limit (by December 31, 2017)	70½	70½	70½	70½
RMDs	70½	70½	70½	70½



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2017 IRA Deductibility Chart *continued*

ROTH IRA		
Filing status	Single	Married filing jointly
Lower MAGI threshold	\$118,000	\$186,000
Upper MAGI threshold	\$133,000	\$196,000
Annual contribution limit	\$5,500	\$5,500
Catch-up contribution limit (ages 50 and older)	\$1,000	\$1,000
Contribution age limit (by December 31, 2017)	None	None
RMDs	None	None

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