

Individual Retirement Accounts

IRA type	Contribution limit	Catch-up at 50+	Income Limits
Traditional nondeductible	\$5,000	\$1,000	None
Traditional deductible	\$5,000	\$1,000	If covered by plan: 89,000 - 109,000 joint 55,000 - 65 000 all others If one spouse is covered by plan: 166,000 - 176 000 joint
Roth	\$5,000	\$1,000	166,000 - 176 000 joint 105,000 - 12,000 all others
Roth conversion			100,000 all taxpayers