

2009 & 2010 CONTRIBUTION LIMITS

TRADITIONAL IRA

	Maximum Regular IRA Contribution	Catch-up Contribution
2009	\$5,000	\$1,000
2010	\$5,000	\$1,000

Roth IRA

	Maximum Roth IRA Contribution	Catch-up Contribution
2009	\$5,000	\$1,000
2010	\$5,000	\$1,000

Simple IRA

	Maximum Simple IRA Contribution	Catch-up Contribution
2009	\$11,500	\$2,500
2010	\$11,500	\$2,500

401(k) Plans

	Annual 401(k) Contribution Limits	Catch-up Contribution
2009	\$16,500	\$5,500
2010	\$16,500	\$5,500

2010 AGI Phase Out Amounts for Roth IRA Contributions

Single Participant or Head of Household: \$105,000 - \$120,000

Married Filing Separately: \$0 - \$10,000

Married Filing Joint: \$167,000 - \$177,000

2009 AGI Phase Out Amounts for Roth IRA Contributions

Single Participant or Head of Household: \$105,000 - \$120,000

Married Filing Separately: \$0 - \$10,000

Married Filing Joint: \$166,000 - \$176,000

2010 AGI Phase Out Amounts for Deductible IRA Contributions

Single Participant or Head of Household: \$56,000 - \$66,000

Married Filing Separately: \$0 - \$10,000

Married Filing Joint: \$89,000 - \$109,000

(Both husband and wife are active participants in employer sponsored plans)

Married Filing Joint: \$167,000 - \$177,000

(One spouse is an active participant in employer sponsored plan –spousal IRA contribution)

2009 AGI Phase Out Amounts for Deductible IRA Contributions

Single Participant or Head of Household: \$55,000 - \$65,000

Married Filing Separately: \$0 - \$10,000

Married Filing Joint: \$89,000 - \$109,000

(Both husband and wife are active participants in employer sponsored plans)

Married Filing Joint: \$166,000 - \$176,000

(One spouse is an active participant in employer sponsored plan –spousal IRA contribution)