

## 2008 & 2009 IRA Contribution Limits

### Traditional IRA

Year	Maximum Regular IRA Contribution	Catch-up
2008	\$5,000	\$1,000
2009	\$5,000	\$1,000

---

### Roth IRA

Year	Maximum Roth IRA Contribution	Catch-up
2008	\$5,000	\$1,000
2009	\$5,000	\$1,000

---

### 2008 AGI Phase out amounts for deductible IRA contributions

Single Participant or Head of Household: \$53,000 - \$63,000

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

Married Filing Joint: \$85,000 - \$105,000

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

Married Filing Joint: \$159,000 - \$169,000

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

---

### 2008 AGI Phase out amounts for Roth IRA contributions

Single Participant or Head of Household: \$101,000 - \$116,000

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

Married Filing Joint: \$159,000 - \$169,000

---

### 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)

---

### 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