



Contribution Limits for IRAs and Other Tax-Advantaged Plans

INDIVIDUAL PLANS

Traditional and Roth IRA Contribution Limits	2018	2019
Up to age 50	\$5,500	\$6,000
Catch-Up Contributions Age 50+	\$1,000	\$1,000
Total Contribution if Over the Age 50+	\$6,500	\$7,000

Roth IRA Contribution Limits MAGI Phase-Out Ranges	2018	2019
Single Individuals	\$120,000 - \$135,000	\$122,000 - \$137,000
Married, Filing a Joint Tax Return	\$189,000 - \$199,000	\$193,000 - \$203,000
Married, Filing Separate Tax Returns	\$0 - \$10,000	\$0 - \$10,000

Traditional IRA MAGI Deductibility Phase-Out Ranges	2018	2019
Single Active Participant	\$63,000 - \$73,000	\$64,000 - \$74,000
Married Active Participant, Filing Joint Tax Return	\$101,000 - \$121,000	\$103,000 - \$123,000
Married Active Participant, Filing Separate Tax Return	\$0 - \$10,000	\$0 - \$10,000
Spouse of an Active Participant	\$189,000 - \$199,000	\$193,000 - \$203,000

SMALL BUSINESS PLANS

SIMPLE IRA Contribution Limits	2018	2019
Employee Elective Deferrals	\$12,500	\$13,000
Catch-Up Elective Deferral Contribution Age 50+	\$3,000	\$3,000
Employer Contributions: Your employer can elect from two different contribution methods. Check with your employer which option they have chosen. Employer contributions are in addition to your elective deferrals.		

SEP IRA Contribution Limits	2018	2019
SEP Employer Contribution Limits	Up to 25% of compensation, with a maximum of \$55,000	Up to 25% of compensation, with a maximum of \$56,000

Individual (k) Plan (With or Without Roth Option)	2018	2019
Employer Contributions	Up to \$55,000	\$56,000
Employee Elective Deferrals	Up to \$18,500	\$19,000
Catch-Up Elective Deferral Contribution Age 50+	Up to \$6,000	\$6,000
The employer can contribute up to 25% of your compensation up to the maximum limit. Employer contributions and employee elective deferrals in aggregate may not exceed this limit. Compensation limits and deductibility apply. Contact your employer for further information.		

