

Traditional IRA Eligibility for Deductible Contributions

Taxpayer Category	2008 MAGI Phase-Out Ranges	2009 MAGI Phase-Out Ranges
Married active participant filing a joint income tax return	\$85,000-\$105,000	\$89,000-\$109,000
Single active participant	\$53,000-\$63,000	\$55,000-\$65,000
Married active participant filing separate income tax return	\$0-\$10,000	\$0-\$10,000
Spouse of an active participant	\$159,000-\$169,000	\$166,000-\$176,000

Roth IRA Contribution Eligibility

Taxpayer Category	2008 MAGI Phase-Out Ranges	2009 MAGI Phase-Out Ranges
Married filing a joint income tax return	\$159,000-\$169,000	\$166,000-\$176,000
Single individuals	\$101,000-\$116,000	\$105,000-\$120,000
Married filing separate income tax return	\$0-\$10,000	\$0-\$10,000

IRA Contribution Limits

Contribution Type	2008	2009
Traditional or Roth IRA Contribution Limit	\$5,000	\$5,000
Traditional or Roth IRA Catch Up Contribution	\$1,000	\$1,000