

**Traditional IRA Eligibility for Deductible Contributions**

<b>Taxpayer Category</b>	<b>2011 MAGI Phase-Out Ranges</b>	<b>2010 MAGI Phase-Out Ranges</b>
Married active participant filing a joint income tax return	\$90,000-\$110,000	\$89,000-\$109,000
Single active participant	\$56,000-\$66,000	\$56,000-\$66,000
Married active participant filing separate income tax return	\$0-\$10,000	\$0-\$10,000
Spouse of an active participant	\$169,000-\$179,000	\$167,000-\$177,000

**Roth IRA Contribution Eligibility**

<b>Taxpayer Category</b>	<b>2011 MAGI Phase-Out Ranges</b>	<b>2010 MAGI Phase-Out Ranges</b>
Married filing a joint income tax return	\$169,000-\$179,000	\$167,000-\$177,000
Single individuals	\$107,000-\$122,000	\$105,000-\$120,000
Married filing separate income tax return	\$0-\$10,000	\$0-\$10,000

**IRA Contribution Limits**

<b>Contribution Type</b>	<b>2011</b>	<b>2010</b>
Traditional or Roth IRA Contribution Limit	\$5,000	\$5,000
Traditional or Roth IRA Catch Up Contribution	\$1,000	\$1,000

**Saver's Credit**

<b>Taxpayer Category</b>	<b>2011 MAGI Limit</b>	<b>2010 MAGI Limit</b>
Married filing a joint income tax return	\$56,500	\$55,000
Head of household	\$42,375	\$41,625
Single individuals (and married filing separately)	\$28,250	\$27,750

Source: IRS, IR-2010-108 <http://www.irs.gov/newsroom/article/0,,id=229975,00.html>