

## ***Roth- IRA Phase-Out Range for Contribution***

<u>Year</u>	<u>Single or Head of Household MAGI</u>	<u>Married – Joint MAGI</u>	<u>Married filing Separate MAGI</u>
2009	\$105,000 - \$120,000	\$166,000 - \$176,000	\$0 - \$10,000
2010	\$105,000 - \$120,000	\$167,000 - \$177,000	\$0 - \$10,000
2011	\$107,000 - \$122,000	\$169,000 - \$179,000	\$0 - \$10,000

**Full Roth-IRA contribution** if your AGI is less than the range (i.e., \$169,000 married in 2011).

**Reduced Roth-IRA contribution** if AGI is within range (proportionately).

**No Roth-IRA contribution** allowed if AGI is greater than the range.

**Maximum Contribution** in 2010 & 2011 for either IRA (non-deductible or deductible) or Roth-IRA is \$5,000 plus \$1,000 age 50 catch-up. You can't do maximum for both, but you can do some of each up to a total of \$5,000 plus \$1,000.

A general overview – check with tax adviser before taking action.