

### IRA Contribution Limits (Roth and Traditional IRAs)

Year	Contribution Limit	Catch-up Contribution
2012	\$5,000	\$1,000
2013 and beyond	Indexed to inflation	Indexed to inflation

### Traditional IRA Phase-Out Range and Limits

Phase-out range and limits determine the tax-deductibility of your contributions.

Year	Single	Married, Filing Jointly
2012	\$58,000 - \$68,000	\$92,000 - \$112,000
2013 and beyond	Indexed to inflation	Indexed to inflation

\* Applicable to participants of employer-sponsored retirement plans.  
Please refer to a qualified tax professional or the IRS for specific information.

### Roth IRA Phase-Out Range and Limits

Year	Single	Married, Filing Jointly
2012	\$110,000 - \$125,000	\$173,000 - \$183,000
2013 and beyond	Indexed to inflation	Indexed to inflation

\* You can contribute to a Roth IRA if your income falls below the Roth limits. You're allowed a prorated contribution if your income falls within the phase-out range. If your income exceeds the income range, you do not qualify for a Roth IRA contribution.

### SIMPLE IRA Contribution Limits

Year	Contribution Limit	Catch-up Contribution
2012	\$11,500	\$2,500
2013 and beyond	Indexed to inflation	Indexed to inflation

### 401(k) Contribution Limits

Year	Contribution Limit	Catch-up Contribution
2012	\$17,000	\$5,500
2013 and beyond	Indexed to inflation	Indexed to inflation



Asset Management & Trust Services