

IRA Contribution Limits (Roth and Traditional IRAs)

Year	Contribution Limit	Catch-up Contribution
2009	\$5,000	\$1,000
2010 and beyond	Indexed to inflation	Indexed to inflation

Traditional IRA Phase-out Range and Limits

Year	Single	Married, Filing Jointly
2009	\$55,000 - \$65,000	\$89,000 - \$109,000
2010 and beyond	Indexed to inflation	Indexed to inflation

* Participants of employer-sponsored retirement plans are subject to additional phase-outs. 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
2009	\$105,000 - \$120,000	\$166,000 - \$176,000
2010	Limit removal	Limit removal

* 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
2009	\$11,500	\$2,500
2010 and beyond	Indexed to inflation	Indexed to inflation

401(k) Contribution Limits

Year	Contribution Limit	Catch-up Contribution
2009	\$16,500	\$5,500
2010 and beyond	Indexed to inflation	Indexed to inflation

