

# RETIREMENT

IRA DEDUCTION LIMITS				
IRA TYPE	FILING STATUS	2021 MODIFIED AGI	2022 MODIFIED AGI	YOUR DEDUCTION
IRA DEDUCTION if you ARE COVERED by a retirement plan at work	SINGLE or HEAD OF HOUSEHOLD	\$66,000 or less	\$68,000 or less	FULL
		\$66,001 to \$76,000	\$68,001 to \$78,000	PARTIAL
		\$76,000 or more	\$78,000 or more	NONE
	MARRIED filing jointly	\$105,000 or less	\$109,000 or less	FULL
		\$105,001 to \$125,000	\$109,001 to \$129,000	PARTIAL
		\$125,000 or more	\$129,000 or more	NONE
	MARRIED filing separately	Less than \$10,000	Less than \$10,000	PARTIAL
\$10,000 or more		\$10,000 or more	NONE	
IRA DEDUCTION if you ARE NOT COVERED by a retirement plan at work	SINGLE or HEAD OF HOUSEHOLD	Any amount	Any amount	FULL
	MARRIED filing jointly	Any amount	Any amount	FULL
	MARRIED filing jointly if spouse covered by work retirement plan	\$198,001 to \$208,000	\$204,001 to \$214,000	PARTIAL
		\$208,001 or more	\$214,001 or more	NONE
	MARRIED filing separately	Less than \$10,000	Less than \$10,000	PARTIAL
		\$10,000 or more	\$10,000 or more	NONE
Roth IRA	SINGLE or HEAD OF HOUSEHOLD	Less than \$125,000	Less than \$129,000	FULL
		\$125,001 to \$140,000	\$129,001 to \$144,000	REDUCED
		\$140,001 or more	\$144,001 or more	NONE
	MARRIED filing jointly	Less than \$198,000	Less than \$204,000	FULL
		\$198,001 to \$208,000	\$204,001 to \$214,000	REDUCED
		\$208,001 or more	\$214,001 or more	NONE
	MARRIED filing separately	Less than \$10,000	Less than \$10,000	REDUCED
		\$10,000 or more	\$10,000 or more	NONE

RETIREMENT PLAN CONTRIBUTION LIMITS		
	2021	2022
IRAs	\$6,000	\$6,000
SIMPLE	\$13,500	\$14,000
401(k)	\$19,500	\$20,500
403(b)	\$19,500	\$20,500

AGE 50 CATCH-UP CONTRIBUTION LIMITS		
	2021	2022
IRAs	\$1,000	\$1,000
SIMPLE	\$3,000	\$3,000
All Others	\$6,500	\$6,500