

IRA Contribution Limits & Deadlines

Traditional and Roth IRA Deadlines

2010: Monday, April 18, 2011

Roth and Traditional IRA contribution limits

	2010	2011
Age 49 and under	100% of compensation, up to \$5,000	100% of compensation, up to \$5,000
Age 50 and older	Additional \$1,000	Additional \$1,000

Roth IRA modified adjusted gross income phase-out ranges*

	2010	2011
Single individuals	\$105,000-\$120,000	\$107,000-\$122,000
Married — Filing joint returns	\$167,000-\$177,000	\$169,000-\$179,000
Married — Filing separately	\$0-\$10,000	\$0-\$10,000

* Beginning in 2010, there is no income limit for taxpayers who wish to convert a Traditional IRA to a Roth IRA.

Traditional IRA modified adjusted gross income limit for partial deductibility

	2010	2011
Single	\$56,000-\$66,000	\$56,000-\$66,000
Married — Filing joint returns	\$89,000-\$109,000	\$90,000-\$110,000
Married — Filing separately	\$0-\$10,000	\$0-\$10,000
Non-active participant spouse	\$167,000-\$177,000	\$169,000-\$179,000

SEP IRA contribution limits 2010/2011

Up to 25% of compensation, with a maximum of \$49,000
(Income over \$245,000 not considered for determining contributions)

SIMPLE IRA contribution limits

	2010/2011
Employee	\$11,500
Catch-up (Age 50 and older)	\$2,500*
Employer contributions (Option 1)	Dollar for dollar match up to 3% of pay
Employer contributions (Option 2)	2% non-elective contribution

Source: Internal Revenue Service.

Fidelity Brokerage Services LLC, Member NYSE, [SIPC](#), 900 Salem Street, Smithfield, RI 02917