

IRAs

CONTRIBUTION LIMITATIONS - TRADITIONAL AND ROTH

	2008	2009
REGULAR	5,000	5,000
CATCH UP (1)	1,000	1,000

(1) - CATCH UP IS AVAILABLE ONLY TO TAXPAYERS AGE 50 AND OVER

ADDITIONAL DEDUCTION LIMITATIONS

		2008		2009	
IF YOU	AND YOUR FILING STATUS IS	YOUR PHASEOUT BEGINS WHEN MODIFIED AGI IS OVER	YOUR PHASEOUT ENDS WHEN MODIFIED AGI IS OVER	YOUR PHASEOUT BEGINS WHEN MODIFIED AGI IS OVER	YOUR PHASEOUT ENDS WHEN MODIFIED AGI IS OVER
ARE COVERED BY AN EMPLOYER PLAN	S OR HOH	53,000	63,000	55,000	65,000
	MFJ OR QW	85,000	105,000	89,000	109,000
	MFS	-	10,000	-	10,000
ARE NOT COVERED BY AN EMPLOYER PLAN, BUT YOUR SPOUSE IS COVERED	MFJ	159,000	169,000	166,000	176,000
	MFS	-	10,000	-	10,000

S - SINGLE

HOH - HEAD OF HOUSEHOLD

MFJ - MARRIED FILING JOINT

MFS - MARRIED FILING SEPARATELY

QW - QUALIFYING WIDOW(ER)

ROTH IRA PHASEOUT LIMITS

	2008		2009	
MFJ, QW	159,000	169,000	166,000	176,000
S, HOH	101,000	116,000	105,000	120,000
MFS	-	10,000.00	-	10,000.00