



When deciding how much to contribute to your IRA account, the table below reflects the annual limits published by the IRS based on the Cost Of Living Adjustments (COLA).

<b>Traditional and Roth Contribution Limits</b>	<b>2012</b>	<b>2011</b>	<b>2010</b>
<b>Traditional and Roth IRA Annual Contribution</b>	\$5,000	\$5,000	\$5,000
<b>Traditional and Roth IRA Annual Contribution for Ages 50+</b> Includes Catch-Up Contribution	\$6,000	\$6,000	\$6,000
<b>Traditional IRA Deductibility MAGI Limits</b>	<b>2012</b>	<b>2011</b>	<b>2010</b>
<b>Single – Active Participant</b>	\$58,000-\$68,000	\$56,000-\$66,000	\$56,000-\$66,000
<b>Married – Active Participant Filing Joint</b>	\$92,000-\$112,000	\$90,000-\$110,000	\$89,000-\$109,000
<b>Married – Active Participant Filing Separate</b>	\$0-\$10,000	\$0-\$10,000	\$0-\$10,000
<b>Spouse of Active Participant</b>	\$173,000-\$183,000	\$169,000-\$179,000	\$167,000-\$177,000
<b>Roth IRA Contribution Limit MAGI Phase-Out Ranges</b>	<b>2012</b>	<b>2011</b>	<b>2010</b>
<b>Single Individual</b>	\$110,000 - \$125,000	\$107,000 - \$122,000	\$105,000 - \$120,000
<b>Married Filing Joint</b>	\$173,000 - \$183,000	\$169,000 - \$179,000	\$167,000 - \$177,000
<b>Married Filing Separate</b>	\$0-\$10,000	\$0-\$10,000	\$0-\$10,000
<b>Roth IRA Conversion Eligibility MAGI Requirement</b>	<b>2012</b>	<b>2011</b>	<b>2010</b>
<b>Single Individual</b>	All filers are eligible regardless of MAGI.	All filers are eligible regardless of MAGI.	The AGI limit was removed starting in 2010 and all filers are eligible regardless of MAGI.
<b>Married Filing Joint</b>			
<b>Married Filing Separate</b>			
<b>SEP IRA Limits</b>	<b>2012</b>	<b>2011</b>	<b>2010</b>
<b>SEP IRA Contribution Limit</b> Section 415(c)(1)(A)	\$49,000	\$49,000	\$49,000
<b>Compensation Cap</b> Section 408(k)(3)(C)	\$245,000	\$245,000	\$245,000
<b>Minimum Compensation for SEP Plan</b> Section 408(k)(2)(C)	\$550	\$550	\$550
<b>SIMPLE IRA Limits</b>	<b>2012</b>	<b>2011</b>	<b>2010</b>
<b>Elective Deferral to SIMPLE IRA Plan</b> Section 408(p)(2)(E)	\$11,500	\$11,500	\$11,500
<b>Elective Deferral to SIMPLE IRA Plan for Ages 50+</b> Includes Catch-Up Contribution • Section 414(v)(2)(B)(ii)	\$14,000	\$14,000	\$14,000