

# IRA Historical Limits

## Traditional and Roth IRAs

Limit <sup>1</sup>	2021	2020	2019	2018	2017
<b>Traditional IRA</b> - Maximum individual contribution	\$6,000	\$6,000	\$6,000	\$5,500	\$5,500
<b>Traditional IRA</b> - Age 50 and over "catch-up."	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
<b>Traditional IRA</b> - Single contribution phase-out range. <sup>2</sup>	\$66,000 to \$76,000	\$65,000 to \$75,000	\$64,000 to \$74,000	\$63,000 to \$73,000	\$62,000 to \$72,000
<b>Traditional IRA</b> - Married filing joint contribution phase-out range. <sup>2</sup>	\$105,000 to \$125,000	\$104,000 to \$124,000	\$103,000 to \$123,000	\$101,000 to \$121,000	\$99,000 to \$119,000
<b>Traditional IRA</b> - Married filing joint contribution phase-out range, one spouse a qualified plan participant. <sup>3</sup>	\$198,000 to \$208,000	\$196,000 to \$206,000	\$193,000 to \$203,000	\$189,000 to \$199,000	\$186,000 to \$196,000
<b>Traditional IRA</b> - Married filing separate contribution phase-out range. <sup>2</sup>	\$0 to \$10,000	\$0 to \$10,000	\$0 to \$10,000	\$0 to \$10,000	\$0 to \$10,000
<b>Roth IRA</b> - Maximum individual contribution	\$6,000	\$6,000	\$6,000	\$5,500	\$5,500
<b>Roth IRA</b> - Age 50 and over "catch-up."	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
<b>Roth IRA</b> - Single contribution phase-out range.	\$125,000 to \$140,000	\$124,000 to \$139,000	\$122,000 to \$137,000	\$120,000 to \$135,000	\$118,000 to \$133,000
<b>Roth IRA</b> - Married filing joint contribution phase-out range.	\$198,000 to \$208,000	\$196,000 to \$206,000	\$193,000 to \$203,000	\$189,000 to \$199,000	\$186,000 to \$196,000
<b>Roth IRA</b> - Married filing separate contribution phase-out range.	\$0 to \$10,000	\$0 to \$10,000	\$0 to \$10,000	\$0 to \$10,000	\$0 to \$10,000

**Note:** The contribution phase-out ranges shown in this table are based on "modified adjusted gross income" (MAGI). MAGI is a taxpayer's normal Adjusted Gross Income (AGI) increased by: (1) the IRA deduction; (2) student loan interest deduction; (3) foreign earned income exclusion; (4) foreign housing exclusion or deduction; (5) excluded qualified U.S. savings bond interest; and (6) excluded employer-paid adoption expenses. For most taxpayers, AGI and MAGI will be the same.

<sup>1</sup> The various limits shown in this table reflect federal income tax law; state or local law may vary.

<sup>2</sup> The limits shown apply to a taxpayer who is a qualified plan participant.

<sup>3</sup> The limit shown applies to the spouse who is not a qualified plan participant.