



**\$5,000 \$5,000 \$5,000 \$5,000 \$5,000 \$5,000 \$5,000 \$5,000 \$5,000 \$5,000**  
 WHAT IS THE UPPER LIMIT ON ADDITIONAL CATCH-UP CONTRIBUTIONS? (2011) **\$1,000**  
**\$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000**  
 WHAT IS THE MINIMUM AGE FOR CATCH-UP CONTRIBUTIONS? **50 50 50 50 50 50 50 50 50 50**  
**50 50**  
 WHAT IS THE MAXIMUM AGE TO MAKE CONTRIBUTIONS? **70.5 70.5 None None 70.5 70.5**  
**70.5 70.5 None None None None**  
 MUST YOUR (FAMILY'S) COMPENSATION BE EQUAL TO OR GREATER THAN YOUR  
 CONTRIBUTION? (footnote 2) **Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes**  
 DOES A JOINT COMPENSATION TEST APPLY TO MARRIED TAXPAYERS? **NA NA NA NA Yes**  
**Yes Yes Yes No No No No**  
 COULD HIGHER ADJUSTED GROSS (A.G.I.) INCOME LIMIT YOUR CONTRIBUTION? (footnote 3)  
**No No Yes Yes No No No No Yes Yes Yes Yes**  
 WHAT IS THE LOWER A.G.I. BOUND TO BEGIN CONTRIBUTION PHASE-OUT? (2011) **NA NA**  
**\$107,000 \$107,000 NA NA NA NA \$169,000 \$169,000 \$169,000 \$169,000**  
 WHAT IS THE UPPER A.G.I. BOUND FOR FULL CONTRIBUTION PHASE-OUT? (2011) **NA NA**  
**\$122,000 \$122,000 NA NA NA NA \$179,000 \$179,000 \$179,000 \$179,000**  
 IS YOUR CONTRIBUTION POTENTIALLY DEDUCTIBLE? **Yes Yes No No Yes Yes Yes Yes No**  
**No No No**  
 MIGHT YOUR DEDUCTION BE LIMITED? **No Yes NA NA No Yes Yes NA NA NA NA**  
 WHAT IS THE LOWER A.G.I. BOUND TO BEGIN DEDUCTION PHASE-OUT? (2011) **None**  
**\$56,000 NA NA None \$169,000 \$90,000 \$90,000 NA NA NA NA**  
 WHAT IS THE UPPER A.G.I. BOUND FOR FULL DEDUCTION PHASE-OUT? (2011) **None \$66,000**  
**NA NA None \$179,000 \$110,000 \$110,000 NA NA NA NA**  
 AT WHAT AGE MUST YOUR DISTRIBUTIONS BEGIN? **70.5 70.5 None None 70.5 70.5 70.5 70.5**  
**None None None None**  
 WHAT TAX RATES WOULD APPLY TO DISTRIBUTIONS? **Ordinary Ordinary No taxes No taxes**  
**Ordinary Ordinary Ordinary Ordinary No taxes No taxes No taxes No taxes**

**Important Notes:**1) A retirement plan at work would be a defined contribution plan or a defined benefit (pension) plan. Whether or not you participate does not matter. It only matters, if you are covered. The deductibility of your traditional IRA contribution may be affected, if you or your spouse are covered by an employer-sponsored retirement plan at work. Roth IRA contributions are not deductible, so coverage by a plan at work is irrelevant.2) To make any IRA contribution, you or your spouse must have compensation that is equal to or greater than the contribution. Compensation includes wages, salary, commissions, active self-employment or partnership income (no losses) alimony and separate maintenance payments.3) If your annual modified Adjusted Gross Income (AGI) exceeds certain levels, IRS rules may limit or eliminate your income tax deductions for your contribution to a traditional IRA account or your contributions to a Roth IRA account.\* **YOU SHOULD NOT RELY ON THIS TABLE AS TAX ADVICE. CONSULT YOUR TAX ADVISOR WITH RESPECT TO THE SPECIFIC TAX CONSEQUENCES OF YOUR DECISIONS, INCLUDING THE EFFECTS OF U.S. FEDERAL, STATE, AND LOCAL TAX RULES AND THE EFFECT OF POSSIBLE CHANGES IN LAWS.** Click here to learn more about VeriPlan -- >> [Retirement Investment Calculator](#)