



How To Determine Roth IRA Contribution Limits

In order to contribute to a Roth IRA, your Modified Adjusted Gross Income (MAGI) must fall below the following income limits:

- For married filing jointly—Your modified adjusted gross income must be less than \$183,000 for tax year 2012.
- For single taxpayers—Your modified adjusted gross income must be less than \$125,000 for tax year 2012.
- For married filing separately—Your modified adjusted gross income must be less than \$10,000 for tax year 2012.

Depending on your income, see the table of Roth IRA rules below for the exact contribution you can make at your adjusted gross income level.

2012 Roth IRA Contribution Limits, Investor Under Age 50

If you are Single, and your MAGI is...	...then your Roth IRA contribution limit is:	If you are Married, Filing Jointly, and your MAGI is...	...then your Roth IRA contribution limit is:
\$110,000	\$5,000	\$173,000	\$5,000
\$111,000	\$4,667	\$174,000	\$4,500
\$112,000	\$4,333	\$175,000	\$4,000
\$113,000	\$4,000	\$176,000	\$3,500
\$114,000	\$3,667	\$177,000	\$3,000
\$115,000	\$3,333	\$178,000	\$2,500
\$116,000	\$3,000	\$179,000	\$2,000
\$117,000	\$2,667	\$180,000	\$1,500
\$118,000	\$2,333	\$181,000	\$1,000
\$119,000	\$2,000	\$182,000	\$500
\$120,000	\$1,667	\$183,000+	\$0
\$121,000	\$1,333		
\$122,000	\$1,000		
\$123,000	\$667		
\$124,000	\$333		
\$125,000+	\$0		

2012 Roth IRA Contribution Limits, Investor Age 50 or Over

If you are Single, and your MAGI is...	...then your Roth IRA contribution limit is:	If you are Married, Filing Jointly, and your MAGI is...	...then your Roth IRA contribution limit is:
\$110,000	\$6,000	\$173,000	\$6,000
\$111,000	\$5,600	\$174,000	\$5,400
\$112,000	\$5,200	\$175,000	\$4,800
\$113,000	\$4,800	\$176,000	\$4,200
\$114,000	\$4,400	\$177,000	\$3,600
\$115,000	\$4,000	\$178,000	\$3,000
\$116,000	\$3,600	\$179,000	\$2,400
\$117,000	\$3,200	\$180,000	\$1,800
\$118,000	\$2,800	\$181,000	\$1,200
\$119,000	\$2,400	\$182,000	\$600
\$120,000	\$2,000	\$183,000+	\$0
\$121,000	\$1,600		
\$122,000	\$1,200		
\$123,000	\$800		
\$124,000	\$400		
\$125,000+	\$0		