

2017-2018 Contribution Limits for IRAs and Other Tax-Advantaged Plans

INDIVIDUAL PLANS

Traditional IRA and Roth IRA Contribution Limits	2017	2018
Up to age 50	\$5,500	\$5,500
Catch-Up Contributions Age 50+	\$1,000	\$1,000
Total Contribution if Age 50+	\$6,500	\$6,500

Roth IRA Contribution Limits MAGI Phase-Out Ranges	2017	2018
Single Individuals	\$118,000 - \$133,000	\$120,000 - \$135,000
Married, Filing a Joint Tax Return	\$186,000 - \$196,000	\$189,000 - \$199,000
Married, Filing Separate Tax Returns	\$0 - \$10,000	\$0 - \$10,000

Traditional IRA Modified Adjusted Gross Income Limits	2017	2018
Single Active Participant	\$62,000 - \$72,000	\$63,000 - \$73,000
Married Active Participant, Filing Joint Tax Return	\$99,000 - \$119,000	\$101,000 - \$121,000
Married Active Participant, Filing Separate Tax Return	\$0 - \$10,000	\$0 - \$10,000
Spouse of an Active Participant	\$186,000 - \$196,000	\$189,000 - \$199,000

SMALL BUSINESS PLANS

SIMPLE IRA Contribution Limits	2017	2018
Employee Elective Deferrals	\$12,500	\$12,500
Catch-Up Elective Deferral Contribution Age 50+	\$3,000*	\$3,000*

*The employer can elect from two different contribution methods. Check with your employer which option they have chosen. Employer contributions are in addition to your elective deferrals.

SEP IRA Contribution Limits	2017	2018
SEP Employer Contribution Limits	Up to 25% of compensation with a maximum of \$54,000*	Up to 25% of compensation with a maximum of \$55,000*
SEP Current Year Compensation Limits	\$600	\$600

Individual 401(k) Plan and Individual Roth 401(k)	2017	2018
Employer Contributions	Up to \$54,000	Up to \$55,000
Employee Elective Deferrals, for both regular and Roth deferrals combined	Up to \$18,000	Up to \$18,000
Catch-Up Elective Deferral Contribution Age 50+, for regular and Roth deferrals combined	Up to \$6,000	Up to \$6,000

The employer can contribute up to the smaller of 25% of your compensation up to the maximum limit. Employer contributions and employee elective deferrals in aggregate may not exceed \$54,000 for 2017, and \$55,000 for 2018. Compensation limits and deductibility apply so contact your employer for further information.

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OTHER TAX-ADVANTAGED PLANS

Coverdell ESA Contribution Limits	2017	2018
Per year until the child is age 18, unless the child has special needs	\$2,000	\$2,000

Health Savings Accounts	2017	2018
High Deductible Health Plans - Deductibles/Out of Pocket Limits		
Single Coverage - Minimum/Maximum	\$1,300/\$6,550	\$1,350/\$6,650
Family Coverage - Minimum/Maximum	\$2,600/\$13,100	\$2,700/\$13,300
Health Savings Account Contribution Limits		
Single Coverage	\$3,400	\$3,450
Family Coverage	\$6,750	\$6,850
Catch-Up Contributions Age 55+	\$1,000	\$1,000