

Tax Year	Standard Limit	Catch-up Amount	Total Limit for Age 50 and Over
2002 - 2004	\$3,000	\$500	\$3,500
2005	\$4,000	\$500	\$4,500
2006 - 2007	\$4,000	\$1,000	\$5,000
2008	\$5,000	\$1,000	\$6,000
2009 and thereafter	\$5,000 + COLA*	\$1,000	\$5,000 + COLA* + \$1,000

*COLAs (cost of living adjustments) could be applicable each year beginning in 2009

Roth IRA Eligibility MAGI Ranges

Filing Status	Full Contribution Allowed	Partial Contribution Allowed	No Contribution Allowed
Single	MAGI of \$95,000 or less	MAGI Between \$95,000 and \$110,000	MAGI of \$110,000 or more
Married, Filing Jointly	MAGI of \$150,000 or less	MAGI Between \$150,000 and \$160,000	MAGI of \$160,000 or more
Married, Filing Separately	N/A	MAGI of Less than \$10,000	MAGI of \$10,000 or more