

2026 TRADITIONAL IRA LIMITS

Contribution Limits

Tax-Filing Status	Modified Adjusted Gross Income (MAGI)	Contribution Limit
All	None	\$7,500 under age 50 ¹ \$8,600 age 50+ ¹

¹ Subject to annual Cost-of-Living Adjustments (COLAs), if any.

Tax Deduction Limits²

Tax-Filing Status	Modified Adjusted Gross Income (MAGI)	Tax Deduction
Single	≤ \$81,000	Full Deduction ³
	> \$81,000 but < \$91,000	Partial Deduction
	≥ \$91,000	No Deduction
Married, Filing Jointly	≤ \$129,000	Full Deduction ³
	> \$129,000 but < \$149,000	Partial Deduction
	≥ \$149,000	No Deduction
Married, Filing Separately ⁴	< \$10,000	Partial Deduction
	≥ \$10,000	No Deduction

² These limits assume you are covered by a plan at work. See a banker for the limits if you are not covered by a plan at work.

³ Up to the amount of your contribution limit. See your legal or tax professional for instructions and exceptions.

⁴ If you lived apart from your spouse the entire year, use the MAGI limit for a single filer.

Contributions from both your Traditional IRA and Roth IRA are combined each year and must either meet the above limitations or 100% of your compensation, whichever is less.

Once you reach age 50 (by the end of the taxable year), you are allowed to make a catch-up contribution up to \$1,100 which would increase your maximum contribution amount.

See other side for 2026 Roth IRA Limits.

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2026 ROTH IRA LIMITS

Contribution Limits

Tax-Filing Status	Modified Adjusted Gross Income (MAGI)	Contribution Limit
Single	< \$153,000	\$7,500 ¹
	≥ \$153,000 but < \$168,000	Reduced Amount ²
	≥ \$168,000	\$0
Married, Filing Jointly	< \$242,000	\$7,500 ¹
	≥ \$242,000 but < \$252,000	Reduced Amount ²
	≥ \$252,000	\$0
Married, Filing Separately ³	< \$10,000	Reduced Amount ²
	≥ \$10,000	\$0

¹ Subject to annual Cost-of-Living Adjustments (COLAs), if any.

² Based on the difference between your income and the minimum MAGI level.

³ If you lived apart from your spouse the entire year, use the MAGI limit for a single filer.

Tax Deduction Limits

None. Roth IRA contributions are not tax deductible.

Contributions from both your Traditional IRA and Roth IRA are combined each year and must either meet the above limitations or 100% of your compensation, whichever is less.

Once you reach age 50 (by the end of the taxable year), you are allowed to make a catch-up contribution up to \$1,100 which would increase your maximum contribution amount.

See other side for 2026 Traditional IRA Limits.

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