



Roth Contribution Limits (2019)

This chart is designed to give a basic overview of Roth Contribution Limits. We recommend consulting with a qualified tax advisor before making Roth IRA contribution decisions.

| Modified Adjusted Gross Income (MAGI) | | | Contribution Limit | |
|---------------------------------------|------------------------|---------------------------|--|--|
| Single Filer or Heads of Household | Married Filing Jointly | Married Filing Separately | Maximum 2019 Contribution for Those Under Age 50 | Maximum 2019 Contribution for Those Age 50 and Older |
| \$122,000 or less | \$193,000 or less | \$0 | \$6,000 | \$7,000 |
| \$123,500 | \$194,000 | \$1,000 | \$5,400 | \$6,300 |
| \$125,000 | \$195,000 | \$2,000 | \$4,800 | \$5,600 |
| \$126,500 | \$196,000 | \$3,000 | \$4,200 | \$4,900 |
| \$128,000 | \$197,000 | \$4,000 | \$3,600 | \$4,200 |
| \$129,500 | \$198,000 | \$5,000 | \$3,000 | \$3,500 |
| \$131,000 | \$199,000 | \$6,000 | \$2,400 | \$2,800 |
| \$132,500 | \$200,000 | \$7,000 | \$1,800 | \$2,100 |
| \$134,000 | \$201,000 | \$8,000 | \$1,200 | \$1,400 |
| \$135,500 | \$202,000 | \$9,000 | \$600 | \$700 |
| \$137,000 or more | \$203,000 or more | \$10,000 or more | \$0 | \$0 |

How the Math Works:

Single Filer

$$\frac{(\$137,000 - \text{MAGI})}{\$15,000} \times \$6,000 = \text{Maximum Roth Contribution}$$

Married Filing Joint Return

$$\frac{(\$203,000 - \text{MAGI})}{\$10,000} \times \$6,000 = \text{Maximum Roth Contribution}$$

Married Filing Separately

$$\frac{(\$10,000 - \text{MAGI})}{\$10,000} \times \$6,000 = \text{Maximum Roth Contribution}$$

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