

2026 Annual Contribution Limits & Income Phase Out Ranges

Traditional or Roth IRA

Age	Contribution Limit
Under 50	\$7,500
Over 50	\$8,600

Health Savings Account (HSA)

Plan Coverage	Contribution Limit (Catch up: 55+)
Self Coverage	\$4,400 (\$1,000 catch-up)
Family Coverage	\$8,750 (\$1,000 catch-up)

SEP IRA

Age	Contribution Limit
No age limit	The lesser of \$72,000 or 25% of net compensation

*IRA contributions are due at Tax Filing Deadline (TFD) of each tax year (Typically April 15).

*SEP IRAs may receive an extension to October 15th of each tax year if the employer files for an extension timely.

Traditional IRA - Income Phase Out Ranges for Deductibility

Filing Status	Covered By Retirement Plan at Work	Modified Adjusted Gross Income (MAGI)	Deductibility (not to exceed limits)
Single	No	Any amount	Full
Single	Yes	<ul style="list-style-type: none"> \$81,000 or less \$81,001 - \$90,999 \$91,000 or more 	Full Partial None
Married, filing jointly	You - Yes	<ul style="list-style-type: none"> \$129,000 or less \$129,001 - \$148,999 \$149,000 or more 	Full Partial None
Married, filing jointly	You - No Spouse - Yes	<ul style="list-style-type: none"> \$242,000 or less \$242,001 - \$251,999 \$252,000 or more 	Full Partial None
Married, filing separately	You - No Spouse - Yes	<ul style="list-style-type: none"> \$10,000 or less \$10,001 or more 	Partial None

ROTH IRA - Income Phase Out Ranges for Contributions

Filing Status	Modified Adjusted Gross Income (MAGI)	Allowable Contribution
Single	<ul style="list-style-type: none"> \$153,000 or less \$153,001 - \$167,999 \$168,000 or more 	Full Partial None
Married, filing jointly	<ul style="list-style-type: none"> \$242,000 or less \$242,001 - \$251,999 \$252,000 or more 	Full Partial None
Married, filing separately	<ul style="list-style-type: none"> \$10,000 or less \$10,001 or more 	Partial None

*If ineligible to make a direct contribution to a Roth IRA, anyone can contribute to a Traditional and convert the amount to a Roth IRA (Backdoor Roth)

*For partial contributions, please consult with your tax advisor for accurate allowable contribution.



312-795-0988



info@iraclub.com



www.iraclub.com