



2023 Annual Contribution Limits

IRA - Traditional or ROTH

Age 49 or younger	\$6,500
Age 50 or older	\$7,500

Traditional IRA - Deductible Contribution Limits

Filing Status	Covered by Retirement Plan at Work	Adjusted Gross Income	May Deduct Contributions (not to exceed limits)
Single	No	Any amount	Full
Single	Yes	\$73,000 or less \$73,001 - \$82,999 \$83,000 or more	Full Partial None
Married, filing jointly	You - No Spouse - Yes	\$218,000 or less \$218,001 - \$227,999 \$228,000 or more	Full Partial None
Married, filing separately	You - No Spouse - Yes	\$10,000 or less \$10,000 or more	Partial None
Married, filing jointly	You - Yes	\$116,000 or less \$136,001 - \$128,999 \$136,000 or more	Full Partial None

ROTH IRA - Contribution Limits

Filing Status	Adjusted Gross Income	Contributions Allowed
Single	\$138,000 or less \$138,001 - \$152,999 \$153,000 or more	Full Partial None
Married, filing jointly	\$218,000 or less \$218,001 - \$227,999 \$228,000 or more	Full Partial None
Married, filing separately	\$0 \$1 - \$9,999 \$10,000 or more	Full Partial None

* Note: Anyone can contribute to a Traditional IRA and convert to a ROTH IRA, otherwise known as a Backdoor ROTH.

SEP IRA

No age limit	25% of employee's compensation or \$66,000 (lesser of the two)
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HSA

HSA single	\$3,850
HSA single 55 or older	\$4,850
HSA family	\$7,750
HSA family 55 or older	\$8,750

