2026 · CAN I MAKE A BACKDOOR ROTH IRA CONTRIBUTION?

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START HERE

Do you or your spouse have earned income?

- No → Sorry, you can't make a Backdoor Roth Contribution without earned income.
- Yes → Are you married?

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- No → Is your MAGI $168,000 or greater (Single)?
- Yes → Is your MAGI $252,000 or greater (MFJ)?

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- No → You're below the income limits and may be able to make a contribution to a Roth IRA directly. See "Can I Contribute To My Roth IRA?" flowchart.

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Do you have an existing pre-tax traditional, SEP, or SIMPLE IRA?

- No → You can make a tax-free Backdoor Roth IRA Contribution since you don't have an existing pre-tax IRA.
- Yes → You may be subject to aggregation and pro rata rules if you make a Backdoor Roth IRA Contribution, which will incur income tax upon conversion.

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Do you have an employer retirement account (e.g., in a 401(k) plan) that accepts "roll ins"?

- Yes → You can make a tax-free Backdoor Roth IRA Contribution by first "rolling in" the assets from your existing IRA to your employer retirement account to remove them from the aggregation rules, and avoid income tax upon conversion.
- No → Determine how much of the contribution will be taxed when converted by following this rule of thumb:

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Divide after-tax IRA value by the total value of all IRA assets based on year-end FMV. Multiply this percentage by the contribution to find the tax-free portion.

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Here is the process for making a Backdoor Roth IRA Contribution:

1. Open a traditional IRA.
2. Make a non-deductible IRA contribution up to $7,500 ($8,600 if age 50 or over), not to exceed your earned income for the year.
3. Later, convert the contribution into a Roth IRA.
4. Be mindful of the step transaction doctrine.

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