

IRA Deductibility & Roth Eligibility Chart | 2026

Traditional IRA			
Filing status	Single		
Are you covered by a workplace retirement plan?	No		Yes
Lower MAGI threshold	None		\$81,000
Upper MAGI threshold	None		\$91,000
Annual contribution limit	\$7,500		\$7,500
Catch-up contribution limit (50+ years of age)	\$1,100		\$1,100
Required minimum distributions	73		73
Filing status	Married filing jointly		
Are you covered by a workplace retirement plan?	No	Yes	No
Is your spouse covered by a workplace retirement plan?	No	No	Yes
Lower MAGI threshold	None	\$129,000	\$242,000
Upper MAGI threshold	None	\$149,000	\$252,000
Annual contribution limit	\$7,500	\$7,500	\$7,500
Catch-up contribution limit (50+ years of age)	\$1,100	\$1,100	\$1,100
Required minimum distributions	73	73	73

Roth IRA		
Filing status	Single	Married filing jointly
Lower MAGI threshold	\$153,000	\$242,000
Upper MAGI threshold	\$168,000	\$252,000
Annual contribution limit	\$7,500	\$7,500
Catch-up contribution limit (50+ years of age)	\$1,100	\$1,100
Contribution age limit	None	None
Required minimum distributions	None	None

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