



# Traditional IRA Deductibility Limits for 2019

The IRS released the income phase-out ranges for deducting 2019 Traditional IRA contributions on November 1, 2018.

DEDUCTIBILITY PHASE-OUT RANGES FOR TRADITIONAL IRA CONTRIBUTIONS				
Tax Year	Single or Head of Household Who IS an Active Participant *	Married Couple		
		Owner IS in Active Participant *		Owner NOT an Active Participant Spouse is Active Participant *
	Joint Return	Individual Returns	Individual or Joint MAGI	
	Individual MAGI	Joint MAGI		Individual MAGI
2015	\$61,000–\$71,000	\$98,000–\$118,000	\$0–\$10,000	\$183,000–\$193,000
2016	\$61,000–\$71,000	\$98,000–\$118,000	\$0–\$10,000	\$184,000–\$194,000
2017	\$62,000–\$72,000	\$99,000–\$119,000	\$0–\$10,000	\$186,000–\$196,000
2018	\$63,000–\$73,000	\$101,000–\$121,000	\$0–\$10,000	\$189,000–\$199,000
2019	\$64,000–\$74,000	\$103,000–\$123,000	\$0–\$10,000	\$193,000–\$203,000

\*Deductibility income limits are only relevant if a single filer, or one or both married filers is an active participant in a qualified retirement plan. (The “pension plan” box on IRS Form W-2 will be checked if the individual is an active participant for that year.)

A single filer who is not an active participant for the year can deduct all Traditional contributions regardless of income. For married filers, if neither spouse is an active participant, they can each deduct all Traditional contributions regardless of income.