



2021 Annual Contribution Limits

IRA - Traditional or ROTH

Age 49 and under	\$6,000
Age 50 and over	\$7,000

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	\$66,000 or less	Full
		\$66,000 - \$76,000	Partial
		\$76,000 or more	None
Married, filing jointly	You - No Spouse - Yes	\$198,000 or less	Full
		\$198,000 - \$208,000	Partial
		\$208,000 or more	None
Married, filing separately	You - No Spouse - Yes	Any amount	Full
Married, filing jointly	You - Yes	\$105,000 or less	Full
		\$105,000 - \$125,000	Partial
		\$125,000 or more	None

ROTH IRA - Contribution Limits

Filing Status	Adjusted Gross Income	Contributions Allowed
Single	\$125,000 or less	Full
	\$125,000 - \$140,000	Partial
	\$140,000 or more	None
Married, filing jointly	\$198,000 or less	Full
	\$198,000 - \$208,000	Partial
	\$208,000 or more	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 \$58,000 (lesser of the two)
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HSA

HSA single	\$3,600
HSA single 55 and older	\$4,600
HSA family	\$7,200
HSA family 55 and older	\$8,200