



## 2022 Annual Contribution Limits

### IRA - Traditional or ROTH

Age 49 or younger	\$6,000
Age 50 or older	\$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	\$68,000 or less	Full
		\$68,001 - \$77,999	Partial
		\$78,000 or more	None
Married, filing jointly	You - No Spouse - Yes	\$198,000 or less	Full
		\$198,001 - \$207,999	Partial
		\$208,000 or more	None
Married, filing separately	You - No Spouse - Yes	\$10,000 or less	Partial
		\$10,000 or more	None
Married, filing jointly	You - Yes	\$109,000 or less	Full
		\$109,001 - \$128,999	Partial
		\$129,000 or more	None

### ROTH IRA - Contribution Limits

Filing Status	Adjusted Gross Income	Contributions Allowed
Single	\$129,000 or less	Full
	\$129,000 - \$144,000	Partial
	\$144,000 or more	None
Married, filing jointly	\$204,000 or less	Full
	\$204,000 - \$214,000	Partial
	\$214,000 or more	None
Married, filing separately	\$0	Full
	\$1 - \$9,999	Partial
	\$10,000 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 \$61,000 (lesser of the two) Age 50 or older additional \$6,500 catch up contribution
--------------	--

### HSA

HSA single	\$3,650
HSA single 55 or older	\$4,650
HSA family	\$7,300
HSA family 55 or older	\$8,300