



Tax Deferred Savings 2017

Maximum Contribution Limits

2017	Under 50	50 Plus	Contribution Deadline
401(k), 403(b), 457	\$18,000	\$24,000	By 12/31/2017
SEP IRA	\$54,000	\$54,000	4/15/2018 + extensions
Individual 401(k)	\$54,000	\$60,000	Must establish by 12/31/2017
IRA's	\$5,500	\$6,500	4/15/2018
2016			
401(k), 403(b), 457	\$18,000	\$24,000	12/31/2016
SEP IRA	\$53,000	\$53,000	4/15/2017 + extensions
Individual 401(k)	\$53,000	\$59,000	Must establish by 12/31/2016
IRA's	\$5,500	\$6,500	4/15/2017

Roth IRA Income Limitations

2017	Full Contribution	Partial Contribution	No Contribution
Married Filing Joint	Below \$186,000	\$186,000-\$196,000	Over \$196,000
Single	Below \$118,000	\$118,000-\$133,000	Over \$133,000
2016			
Married Filing Joint	Below \$184,000	\$184,000-\$194,000	Over \$194,000
Single	Below \$117,000	\$117,000-\$132,000	Over \$132,000

Traditional IRA Deductibility

2017	Full Deduction (a)	Partial Deduction	No Deduction
Married Filing Joint	Below \$99,000	\$99,000-\$119,000	Over \$119,000
Single	Below \$62,000	\$62,000-\$72,000	Over \$72,000
2016			
Married Filing Joint	Below \$98,000	\$98,000-\$118,000	Over \$118,000
Single	Below \$61,000	\$61,000-\$71,000	Over \$71,000

(a) Regardless of income, a full deduction is available if not covered by employer sponsored plan.

Non Deductible IRA's have no income limitations