

## 2023 IRA Limits

IRA Limits	2023	2022	2021
IRA Contribution Limit	\$6,500	\$6,000	\$6,000
IRA Catch-Up Contributions	\$1,000	\$1,000	\$1,000
<b>Traditional IRA Deductibility Phase-Out Ranges</b>			
Joint Return covered by workplace retirement plan	\$116,000-\$136,000	\$109,000-\$129,000	\$105,000-\$125,000
Single or Head of Household by workplace retirement plan	\$73,000-\$83,000	\$68,000-\$78,000	\$66,000-\$76,000
Joint Return spouse not covered by workplace plan	\$218,000-\$228,000	\$204,000-\$214,000	\$198,000-\$208,000
Married filing separately covered by workplace plan	\$0-\$10,000	\$0-\$10,000	\$0-\$10,000
<b>Roth IRA Eligibility Phase-Out Ranges</b>			
Roth IRA Joint Return	\$218,000-\$228,000	\$204,000-\$214,000	\$198,000-\$208,000
Roth IRA Single or Head of Household	\$138,000-\$153,000	\$129,000-\$144,000	\$125,000-\$140,000
Roth IRA Married filing separately	\$0-\$10,000	\$0-\$10,000	\$0-\$10,000

[IRS Notice 2022-55](#)