

## IRA CONTRIBUTION LIMITS

### Roth IRA 2007

<i>Tax-Filing Status</i>	<i>Modified Adjusted Gross Income</i>	<i>Contribution Limits</i>	<i>Catch-Up Contribution</i>
Single	\$99,000 or less	\$4,000	\$1,000
	Between \$99,000 and \$114,000	Partial contribution	
	More than \$114,000	No Roth contribution allowed	
Married Filing Jointly	\$156,000 or less	\$4,000	\$1,000
	Between \$156,000 and \$166,000	Partial contribution	
	More than \$166,000	No Roth contribution allowed	
Married Filing Separately	Between \$0.00 and \$10,000	Partial contribution	
	More than \$10,000	No contribution allowed	

### Roth IRA 2008

<i>Tax-Filing Status</i>	<i>Modified Adjusted Gross Income</i>	<i>Contribution Limits</i>	<i>Catch-Up Contribution</i>
Single	\$101,000 or less	\$5,000	\$1,000
	Between \$101,000 and \$116,000	Partial contribution	
	More than \$116,000	No Roth contribution allowed	
Married Filing Jointly	\$159,000 or less	\$5,000	\$1,000
	Between \$159,000 and \$169,000	Partial contribution	
	More than \$169,000	No Roth contribution allowed	
Married Filing Separately	Between \$0.00 and \$10,000	Partial contribution	
	More than \$10,000	No contribution allowed	

### Traditional IRA Contributions

<i>Year</i>	<i>Standard Contribution</i>	<i>Catch-Up Contribution</i>
2007	\$4,000	\$1,000
2008	\$5,000	\$1,000

Catch-Up Contributions are for individuals that are at least 50 by the end of the year.

IRA Contribution Deadlines - 2007 contributions must be postmarked by April 15, 2008.

Please note that not all Traditional IRA contributions are tax-deductible based on your income and/or your participation in a retirement plan at work. As always, please consult your tax advisor for details.