

**Contribution deductibility based on the following 2019 income limits if you ARE covered by a Retirement Plan at work:**

- For individuals, phase out begins at \$64,000 until \$74,000
- For married couples filing jointly (both taxpayers are active participants), phase out begins at \$103,000 until \$123,000
- For married couples filing jointly (one spouse is an active participant), phase out begins at \$193,000 until \$203,000
- For married couples, filing separately, phase out begins at \$0 until \$10,000