**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