

**Contribution deductibility based on the following 2019 income limits if you are NOT covered by a Retirement Plan at work:**

- For single, head of household or qualifying widow(er), any amount
- For married filing jointly with a spouse who is NOT covered by a plan at work, any amount
- For married filing jointly with a spouse who IS covered by a plan at work, phase out begins at \$193,000 until \$203,000