

Plan		2022	2021	Change
SIMPLE IRA	Annual Contribution <i>50 or over catch-up</i>	\$14,000 <i>Add \$3,000</i>	\$13,500 <i>Add \$3,000</i>	+ \$500 <i>No Change</i>
401(k), 403(b), 457 and SARSEP	Annual Contribution <i>50 or over catch-up</i>	\$20,500 <i>Add \$6,500</i>	\$19,500 <i>Add \$6,500</i>	+ \$1,000 <i>No Change</i>
Traditional IRA	Annual Contribution <i>50 or over catch-up</i>	\$6,000 <i>Add \$1,000</i>	\$6,000 <i>Add \$1,000</i>	No Change <i>No Change</i>
AGI Deduction Phaseouts:	Single; Head of Household	68,000 - 78,000	66,000 - 76,000	+ \$2,000
	Joint nonparticipating spouse	204,000 - 214,000	198,000 - 208,000	+ \$6,000
	Joint participating spouse	109,000 - 129,000	105,000 - 125,000	+ \$4,000
	Married Filing Separately (any spouse participating)	0 - 10,000	0 - 10,000	No Change
Roth IRA	Annual Contribution <i>50 or over catch-up</i>	\$6,000 <i>Add \$1,000</i>	\$6,000 <i>Add \$1,000</i>	No Change <i>No Change</i>
Contribution Eligibility	Single; Head of Household	129,000 - 144,000	125,000 - 140,000	+ \$4,000
	Married Filing Jointly	204,000 - 214,000	198,000 - 208,000	+ \$6,000
	Married Filing Separately	0 - 10,000	0 - 10,000	No change
Rollover to Roth Eligibility	Joint, Single, or Head of Household	No AGI Limit	No AGI Limit	No AGI Limit
	Married Filing Separately	Allowed / No AGI Limit	Allowed / No AGI Limit	Allowed / No AGI Limit

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Xiaolong Qi



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