

# ROTH VERSUS TRADITIONAL RETIREMENT ACCOUNTS

| TAX FILING STATUS          | DEDUCTION PHASE-OUT<br>RANGE BASED<br>ON ANNUAL INCOME |
|----------------------------|--|
| Single / Head of Household | \$62,000 - \$72,000                                    |
| Married Filing Jointly     | \$99,000 - \$119,000                                   |
| Married Filing Separately  | \$0 - \$10,000   |

Source: IRA.gov