

# 2017 Tax Reference Guide

Traditional IRA & Roth IRA		
	2016	2017
<b>IRA-ROTH IRA CONTRIBUTION LIMIT</b>		
Contribution Limit	\$5,500	\$5,500
50 + Catch-up	\$1,000	\$1,000
<b>TRADITIONAL IRA DEDUCTIBILITY PHASE-OUT BASED ON MAGI</b>		
Active participants in employer plans		
Married -Jointly	\$98,000 - \$118,000	\$99,000 - \$119,000
Married -Separately	\$0 - \$10,000	\$0 - \$10,000
All Others	\$61,000 - \$71,000	\$62,000 - \$72,000
Nonparticipant married to a participant	\$184,000 - \$194,000	\$186,000 - \$196,000
Neither spouse a participant	Fully deductible	Fully deductible
<b>ROTH IRA PHASE-OUT BASED ON MAGI</b>		
Married -Jointly	\$184,000 - \$194,000	\$186,000 - \$196,000
Married -Separately	\$0 - \$10,000	\$0 - \$10,000
All Others	\$117,000 - \$132,000	\$118,000 - \$133,000

Qualified Plans		
	2016	2017
401k, 403(b), 457(b) salary deferral	\$18,000	\$18,000
50+ Catch-up	\$6,000	\$6,000
SIMPLE salary deferral	\$12,500	\$12,500
50+ Catch-up	\$3,000	\$3,000
Maximum annual additions as a defined contribution plan	\$53,000	\$54,000
Maximum annual benefit in a defined benefit plan	\$210,000	\$215,000
Maximum compensation considered	\$265,000	\$270,000
Highly compensated employee	\$120,000	\$120,000
Maximum QLAC	\$125,000	\$125,000
Special catch-up rules apply to certain 403(b) contributors with 15 or more years of service and governmental 457(b) participants in the last 3 years before retirement.		

Uniform Life Table					
REQUIRED MINIMUM DISTRIBUTIONS					
The Uniform Life Table is used to calculate lifetime required minimum distributions (RMDs) from qualified retirement plans, including 401(k) and 403(b) plans, and IRAs. To use this table, owners must be unmarried, married with a spouse who is not more than 10 years younger, or married with a spouse who is not the sole beneficiary of the account.					
Age	Divisor	% Account	Age	Divisor	% Account
70	27.4	3.65	86	14.1	7.09
71	26.5	3.77	87	13.4	7.46
72	25.6	3.91	88	12.7	7.87
73	24.7	4.05	89	12.0	8.33
74	23.8	4.20	90	11.4	8.77
75	22.9	4.37	91	10.8	9.26
76	22.0	4.55	92	10.2	9.80
77	21.2	4.72	93	9.6	10.42
78	20.3	4.93	94	9.1	10.99
79	19.5	5.13	95	8.6	11.63
80	18.7	5.35	96	8.1	12.35
81	17.9	5.59	97	7.6	13.16
82	17.1	5.85	98	7.1	14.08
83	16.3	6.13	99	6.7	14.93
84	15.5	6.45	100	6.3	15.87
85	14.8	6.76	101	5.9	16.95

Health Savings Accounts		
	2016	2017
<b>CONTRIBUTION LIMITS</b>		
Single / Family	\$3,350 / \$6,750	\$3,400 /\$6,750
Age 55+ Catch-up	\$1,000	\$1,000
<b>HIGH DEDUCTIBLE HEALTH PLANS</b>		
Minimum Deductible Single/Family	\$1,300 / \$2,600	\$1,300 /\$2,600
Maximum Out of Pocket Single/Family	\$6,550 / \$13,100	\$6,550 /\$13,100

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