

Maximum Roth IRA Contribution Worksheet

(Keep for your records)

2016

Name(s) as shown on return

Tax ID Number

Caution: If married filing jointly and the combined taxable compensation (see instructions) for you and your spouse is less than \$11,000 (\$12,000 if one spouse is 50 or older at the end of 2016; \$13,000 if both spouses are 50 or older at the end of 2016), **don't** use this worksheet. Instead, see Pub. 590-A for special rules.

1. If married filing jointly, enter \$5,500 (\$6,500 if age 50 or older at the end of 2016).
All others, enter the **smaller** of \$5,500 (\$6,500 if age 50 or older at the end of 2016)
or your taxable compensation (see instructions) 1. _____
2. Enter your total contributions to traditional IRAs for 2016 2. _____
3. Subtract line 2 from line 1 3. _____
4. Enter: \$194,000 if married filing jointly or qualifying widow(er); \$10,000 if married filing separately and you
lived with your spouse at any time in 2016. All others, enter \$132,000 4. _____
5. Enter your modified AGI for Roth IRA purposes (see instructions) 5. _____
6. Subtract line 5 from line 4. If zero or less, **stop here**; you may not contribute to a Roth IRA for 2016.
See Recharacterizations in instructions, if you made Roth IRA contributions for 2016 6. _____
7. If line 4 above is \$132,000, enter \$15,000; otherwise, enter \$10,000. If line 6 is more than
or equal to line 7, skip lines 8 and 9 and enter the amount from line 3 on line 10 7. _____
8. Divide line 6 by line 7 and enter the result as a decimal (rounded to at least 3 places) 8. _____
9. Multiply line 1 by line 8. If the result is not a multiple of \$10, increase it to the next multiple of \$10
(for example, increase \$490.30 to \$500). Enter the result, but not less than \$200 9. _____
10. **Maximum 2016 Roth IRA Contribution.** Enter the **smaller** of line 3 or line 9. See
Recharacterizations in instructions, if you contributed more than this amount to Roth IRAs for 2016 10. _____