

# RAYMOND JAMES®

Plan Type	2022	2023
<b>401k / 403b / SARSEP IRA / 457 Plans</b>		
Contribution Limits	\$20,500	\$22,500
Catch-up Contributions (50+)	\$6,500	\$7,500
Max Compensation Limit	\$305,000	\$330,000
<b>SEP IRA</b>		
Contribution Limits	\$61,000	\$66,000
Minimum Compensation to participate	\$650	\$750
Employer Contribution Limits	25% of Comp	25% of Comp
Max Compensation Limit	\$305,000	\$330,000
<b>SIMPLE IRA</b>		
Contribution Limits	\$14,000	\$15,500
Catch-up Contributions (50+)	\$3,000	\$3,500
<b>Traditional IRA</b>		
Contribution Limits	\$6,000	\$6,500
Catch-up Contributions (50+)	\$1,000	\$1,000
<b>IRA Deductibility Phase-out Income Ranges:</b>		
Married Filing Jointly (Active Participant)	\$109k - \$129k	\$116k - \$136k
Married Filing Jointly (Non-active Spouse)	\$204k - \$214k	\$218k - \$228k
Single	\$68k - \$78k	\$73k - \$83k
Married Filing Separately	\$0 - \$10k	\$0 - \$10k
<b>Roth IRA</b>		
Contribution Limits	\$6,000	\$6,500
Catch-up Contributions (50+)	\$1,000	\$1,000
<b>Roth IRA Contribution Phase-out Income Ranges:</b>		
Married Filing Jointly	\$204k - \$214k	\$218k - \$228k
Single	\$129k - \$144k	\$138k - \$153k
Married Filing Separately	\$0 - \$10k	\$0 - \$10k

**\*\*\*This information has been obtained directly from [www.irs.gov](http://www.irs.gov), but we do not guarantee that the foregoing material is accurate or complete\*\*\***



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