

2015 contribution limits and tax reference guide



Tax-advantaged accounts: retirement plans

Traditional IRA contribution limits

Under age 50	\$5,500*
Age 50 and above	\$6,500**

Phase-out ranges for IRA contribution deductibility

Married, filing jointly	\$98,000 - \$118,000 MAGI***
Married, filing separately	\$0 - \$10,000 MAGI
Single and head of household	\$61,000 - \$71,000 MAGI
Spousal IRA, filing jointly, IRA of nonparticipant	\$183,000 - \$193,000 MAGI

Full deduction is permitted below phase-out range. Scaled partial deduction is permitted within range. No deduction is permitted above range. An IRA owner under age 70½ with earned income can make a fully deductible contribution, regardless of his/her MAGI, if neither he/she nor his/her spouse (if married) is an "active participant" in an employer plan. If one or both are active plan participants, the above deductibility phase-out ranges apply. Qualified clients not eligible for deductible contributions may make nondeductible contributions up to the annual limit.

* Or 100% of taxable compensation, whichever is less.

** Includes \$1,000 "catch-up" contribution.

*** Modified adjusted gross income.

Roth IRA contribution limits

Under age 50	\$5,500*
Age 50 and above	\$6,500**

Phase-out ranges for Roth contribution eligibility

Married, filing jointly	\$183,000 - \$193,000 MAGI
Married, filing separately	\$0 - \$10,000 MAGI
Single and head of household	\$116,000 - \$131,000 MAGI

Roth conversion income is not included in MAGI. Full contribution is permitted below phase-out range. Scaled partial contribution is permitted within range. No contribution is permitted above range.

* Or 100% of taxable compensation, whichever is less.

** Includes \$1,000 catch-up contribution.

Roth IRA conversions

All filing statuses	No MAGI limit.
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Defined benefit plans

- Lesser of \$210,000 or 100% of the participant's average compensation for his/her three high consecutive years of active plan participation.

SEP IRA contribution limits

- Discretionary employer contributions of up to the lesser of \$53,000 or 25% of employee compensation or 20% of net earnings from self employment.*
- A minimum of \$600 in compensation required to participate in SEP.
- * A maximum compensation cap of \$265,000 per employee applies.

401(k), 403(b)*, 457**, SARSEP contribution limits

Salary deferral

Under age 50	\$18,000***
Age 50 and above	\$24,000****

Maximum contributions

- Maximum total contributions per employee are limited to \$53,000 or 100% of compensation with a \$265,000 compensation cap per employee.
- 401(k) and profit-sharing plans may be combined, but share a single limit.

* Employees of certain organizations may be eligible to contribute greater amounts. Merrill Lynch is no longer allowing additional contributions to 403(b) plans.

** Contributions may be doubled in the last three years before retirement, but catch-up cannot be used. Merrill Lynch does not offer 457 plans.

*** In Puerto Rico, the maximum 401(k) deferral for plans that are not dual-qualified is generally \$15,000.

**** Includes \$6,000 catch-up contribution. In Puerto Rico, the 401(k) catch-up contribution limit for plans that are not dual-qualified is generally \$1,500.

Simple IRA salary deferral contributions

Under age 50	\$12,500
Age 50 and above	\$15,500*

* Includes \$3,000 catch-up contribution.

Highly compensated employee

- A highly compensated employee is a person who was a 1% owner at any time during the determination year or the preceding year, or for the preceding year received more than \$120,000 in compensation from the employer and, if the employer elects, also was in the "top-paid group" (top 20%) of employees for that year.*
- Key employee – officer: \$170,000.

* In Puerto Rico, no "top-paid" election is available.

Saver's tax credit

- Single taxpayers and married individuals filing separately with MAGI below \$30,500, heads of household with MAGI below \$40,750 and joint filers with MAGI below \$61,000 may be eligible for a tax credit for an IRA, 401(k), 403(b) or 457 employee plan contribution, in addition to any deduction or exclusion that would otherwise apply.

Please see last page for important information



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