2011 Tax Benefit Phase-Out Levels

Personal Exemption

	AGI Phase-Out Level
Married, Filing Joint	no limitations
Single	no limitations
Married, Filing Separate	no limitations
Head of Household	no limitations

Itemized Deduction

	AGI Phase-Out Level
Married, Filing Joint	no limitations
Single	no limitations
Married, Filing Separate	no limitations
Head of Household	no limitations

IRA Deductibility

For those covered by employer retirement plan [$5,000 maximum contribution per taxpayer; if 50 or older, maximum is $6,000]

	Modified AGI* Phase-Out Level
Married, Filing Joint	$90,000
Single	$56,000
Married, Filing Separate	$0**
Head of Household	$56,000
Married, Filing Joint not covered by pension plan, but spouse is	$169,000

Roth IRA Eligibility

Maximum $5,000 non-deductible contribution; if 50 or older, maximum is $6,000

	Modified AGI* Phase-Out Level
Married, Filing Joint	$169,000
Single	$107,000
Married, Filing Separate	$0
Head of Household	$107,000

Coverdell Education Account

$2,000 maximum non-deductible contribution per beneficiary; withdrawals are tax-free for qualified education expenses

	Modified AGI* Phase-Out Levels
Married, Filing Joint	$190,000 to $220,000
Single	$95,000 to $110,000
Married, Filing Separate	$95,000 to $110,000
Head of Household	$95,000 to $110,000

**Modified AGI starts with your AGI (adjusted gross income) and adds back certain tax-exempt amounts including any IRA deductions.*
***$56,000 if strict criteria are met.*