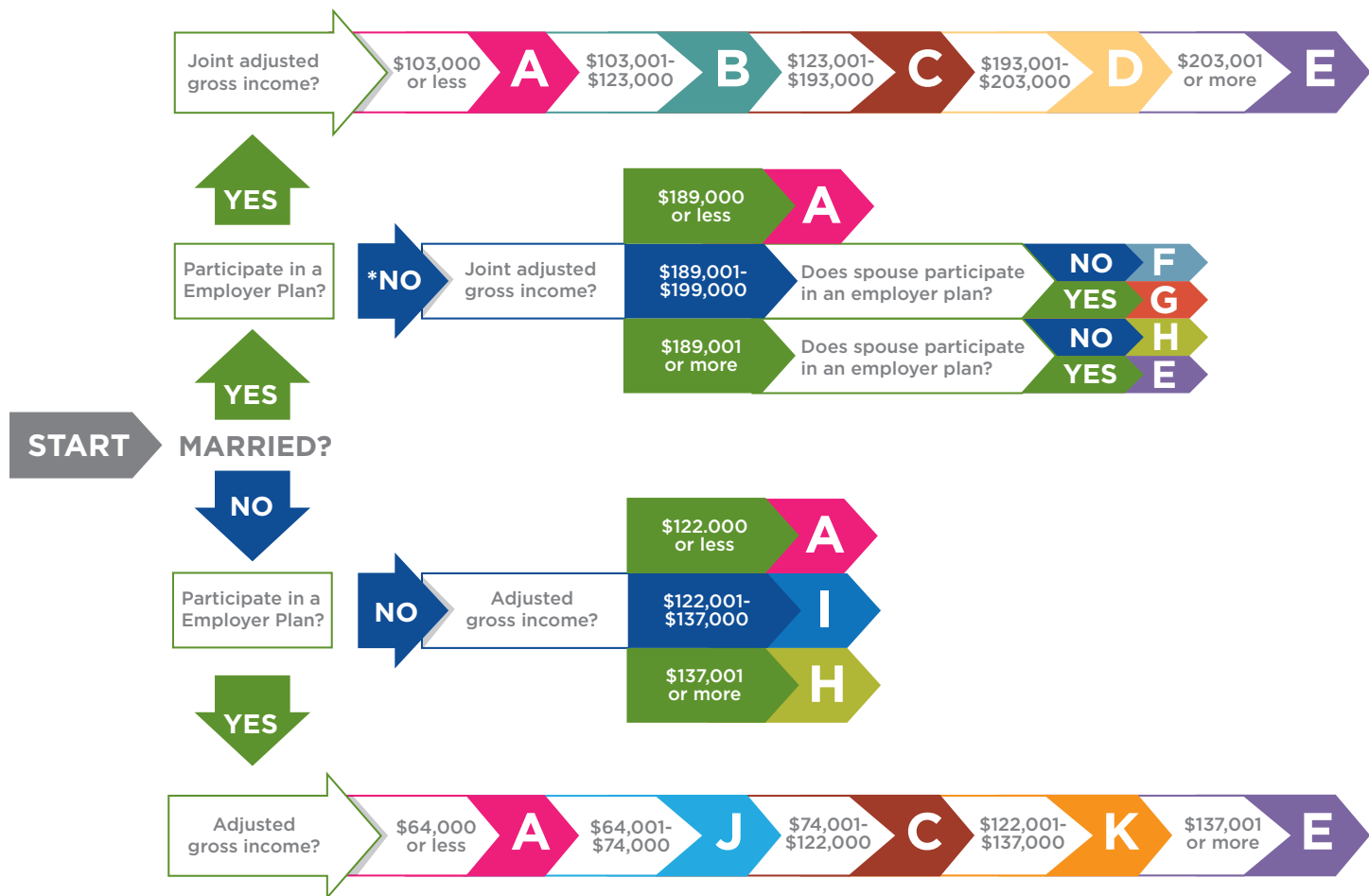


Road Map to 2019 IRA Opportunities

Begin at the "START" box and travel the road map to a letter destination. Then turn the page over to find the IRA options. Travel the road map separately to determine a spouse's own IRA opportunities.



Use chart on reverse side for the corresponding letter that applies to your situation.

This road map applies only to single taxpayers or married taxpayers filing jointly. It should not be used for married taxpayers filing separately.

** Travel this road for non-working spouses.*

Road Map to 2019 IRA Opportunities

Use road map on reverse side to find the letter that applies to your situation.

You can divide your contributions between Traditional and Roth IRAs as long as total combined contributions do not exceed \$6,000 per year (or \$7,000 if you are age 50 or more by year end).

- Contributions to a Traditional IRA may or may not be deductible. Withdrawals are fully taxable except for any previously taxed non-deductible contributions.
- Contributions to a Roth IRA are not deductible but qualified withdrawals are tax-free².

| | TRADITIONAL IRA MAXIMUM CONTRIBUTION ¹ | ROTH IRA MAXIMUM CONTRIBUTION ¹ |
|----------|--|---|
| A | \$6,000 (deductible) | \$6,000 |
| B | \$6,000 reduced gradually if income is over \$103,000 (deductible) | \$6,000 |
| C | \$6,000 (non-deductible only) | \$6,000 |
| D | \$6,000 (non-deductible only) | \$6,000 reduced gradually if income is over \$193,000 |
| E | \$6,000 (non-deductible only) | Not eligible |
| F | \$6,000 (deductible) | \$6,000 reduced gradually if income is over \$193,000 |
| G | \$6,000 reduced gradually if income is over \$193,000 (deductible) | \$6,000 reduced gradually if income is over \$193,000 |
| H | \$6,000 (deductible) | Not eligible |
| I | \$6,000 (deductible) | \$6,000 reduced gradually if income is over \$122,000 |
| J | \$6,000 reduced gradually if income is over \$64,000 (deductible) | \$6,000 |
| K | \$6,000 (non-deductible only) | \$6,000 reduced gradually if income is over \$122,000 |

This chart is intended to give a general summary of the IRA contribution rules; clients should consult their tax advisor about their individual situation. Distributions from a traditional IRA are subject to ordinary income taxes in the year distributed. Distributions prior to age 59½ may incur an additional 10% penalty.

¹ Limit increased by \$1,000 if taxpayer is age 50 or more by year-end.

² A distribution from a Roth IRA is tax-free and penalty-free provided the account has been funded for at least five years and one of the following conditions is met: account holder attains age 59½, death, disability, or qualified first-time home purchase. Otherwise distributions of earnings may incur a 10% penalty.

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