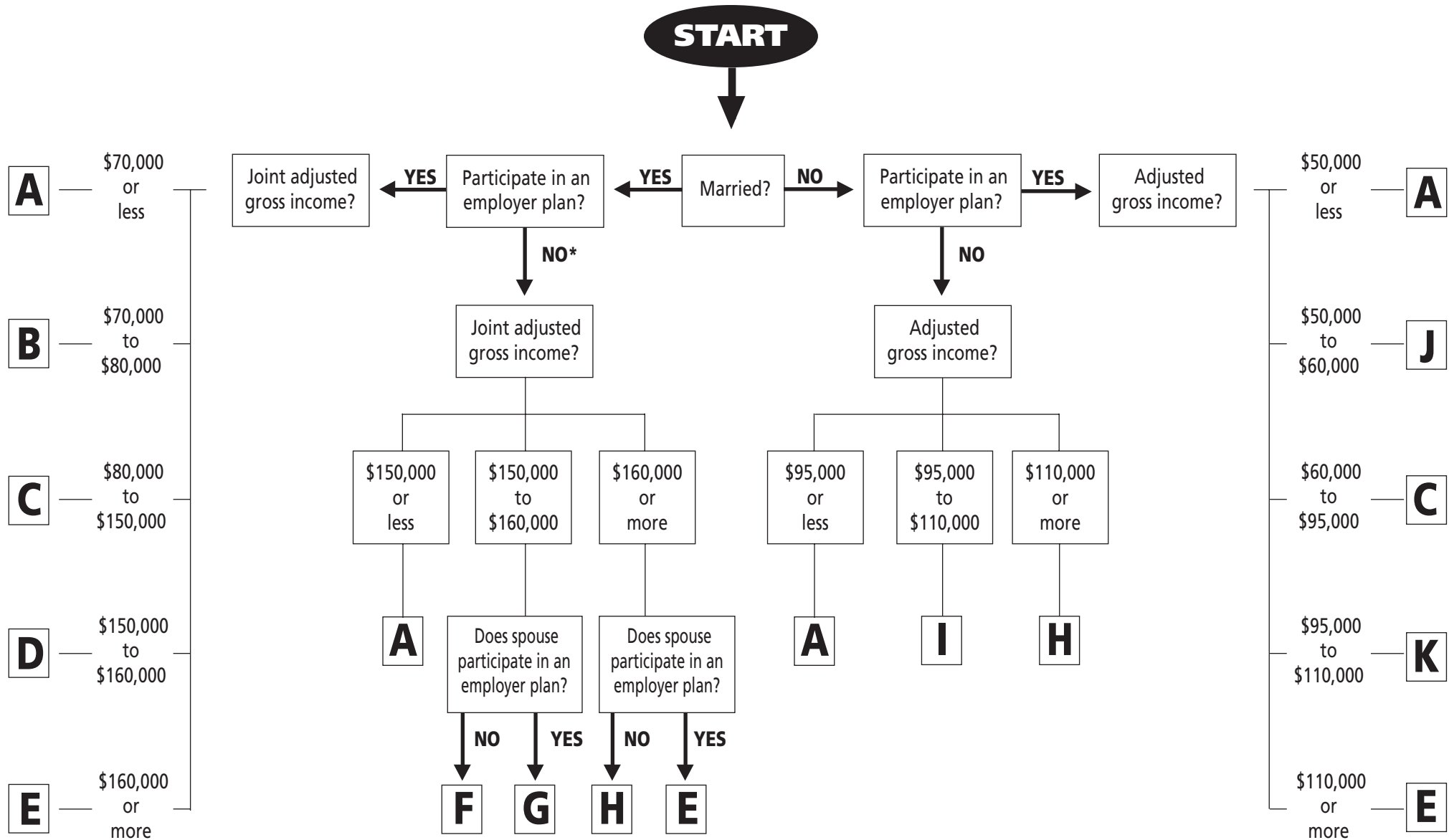


Legend Road Map to 2005 IRA Opportunities

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.



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.

2005 IRA Opportunities...

Use road map on reverse side to find the letter that applies to each client.

Divide client's contributions between Traditional and Roth IRAs as long as total combined contributions do not exceed \$4,000 per year (or \$4,500 if client is age 50 or more by year end).

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

	TRADITIONAL IRA Maximum Contribution*	ROTH IRA Maximum Contribution*
A	\$4,000 (deductible)	\$4,000
B	\$4,000 reduced gradually if income is over \$70,000 (deductible)	\$4,000
C	\$4,000 (non-deductible only)	\$4,000
D	\$4,000 (non-deductible only)	\$4,000 reduced gradually if income is over \$150,000
E	\$4,000 (non-deductible only)	Not eligible
F	\$4,000 (deductible)	\$4,000 reduced gradually if income is over \$150,000
G	\$4,000 reduced gradually if income is over \$150,000 (deductible)	\$4,000 reduced gradually if income is over \$150,000
H	\$4,000 (deductible)	Not eligible
I	\$4,000 (deductible)	\$4,000 reduced gradually if income is over \$95,000
J	\$4,000 reduced gradually if income is over \$50,000 (deductible)	\$4,000
K	\$4,000 (non-deductible only)	\$4,000 reduced gradually if income is over \$95,000

*Limit increased by \$500 if taxpayer is age 50 or more by year end.

Taxable withdrawals prior to age 59 1/2 may be subject to a 10% penalty tax. This chart is intended to give a general summary of the IRA contribution rules; clients should consult their tax advisor about their individual situation.