IRA Comparison Chart for 2026

Retirement

	TRADITIONAL IRA DEDUCTIBLE	TRADITIONAL IRA NON-DEDUCTIBLE	ROTH IRA
Eligibility	Must have earned income Special rules apply for married couples filing separately (see below)	Must have earned income Special rules apply for married couples filing separately	Gross income (MAGI) less than: **Single – $153,000** Partial $153,000 - $168,000 **Married filing jointly – $242,000** Partial $242,000 - $252,000 **Married filing separately – $0** Partial $0 - $10,000
Contribution *Catch Up (Age 50 Or Older)*	• The lesser of $7,500 or 100% of earned income. $15,000 ($7,500 for each spouse) if married filing jointly • $1,100	• The lesser of $7,500 or 100% of earned income. $15,000 ($7,500 for each spouse) if married filing jointly • $1,100	• The lesser of $7,500 or 100% of earned income. $15,000 ($7,500 for each spouse) if married filing jointly • $1,100
Deductibility *Not covered by an employer-sponsored plan* *Covered by an employer-sponsored plan* *Married and one spouse is covered by an employer-sponsored plan*	Depends on plan participation • Full deduction ***Full deduction if MAGI:*** • Single ‹$81,000 • Married filing jointly ‹$129,000 ***Partial deduction if MAGI between:*** • Single $81,000 - $91,000 • Married filing jointly $129,000 - $149,000 • If one spouse is covered by a plan and the other is not, the one who is not has full deductibility if the couple's MAGI is under $242,000 • Partial deduction for MAGI $242,000 - $252,000	None	None
Tax Benefits	• Tax deduction • Earnings grow tax-deferred and taxed upon withdrawal	• Earnings grow tax-deferred and taxed upon withdrawal	• Contributions may be withdrawn tax-free and penalty-free at any point • Tax-free earnings (see below)
Withdrawal Issue	Penalty-free: • Age 59½ ***or*** • For certain types of withdrawals including: first-time home purchase, higher education, active duty military, medical expenses/ insurance, Rule 72(t), death, disability, qualified disaster, domestic abuse, emergency personal expenses, birth or adoption expenses, or an involuntary IRA distribution.	Non-deductible contributions are withdrawn penalty-free and tax-free, but subject to the pro rata rule upon distribution. Earnings are penalty-free: • *Same as Traditional IRA*	Roth contributions are withdrawn penalty-free and tax-free. Roth earnings are penalty-free and tax-free if after five years ***and*** • After age 59½ ***or*** • First-time home purchase, death, or disability
RMDs	RMDs starting at age 73	RMDs starting at age 73	RMD not required
Considerations	1. Are you eligible for a deduction based on tax filing status, MAGI, and employer-sponsored plan coverage? 2. Is your tax rate going to be lower in the future? If yes, paying taxes on IRA distributions at lower rates in the future may be beneficial. 3. How will taxable RMDs in retirement impact your Medicare premiums and Social Security taxation?	1. Do you have pre-tax IRA assets (including Traditional, SEP, and SIMPLE IRAs) in addition to this non-deductible contribution? If no, consider converting this non-deductible contribution to a Roth IRA. 2. Are you aware that earnings on this non-deductible contribution will be pre-tax and subject to ordinary income tax upon withdrawal?	1. Are you eligible to make a Roth IRA contribution based on tax filing status and MAGI? 2. How old are you? If you have a longer time horizon until retirement, compounding tax-free earnings in a Roth IRA may be beneficial. 3. Is your tax rate going to be higher in the future? If yes, having tax-free money in retirement may be beneficial. 4. Is not being subject to RMDs and giving tax-free money to beneficiaries important to you?

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One Financial Plaza | 501 North Broadway | St. Louis, Missouri 63102 | Stifel, Nicolaus & Company, Incorporated | Member SIPC & NYSE | www.stifel.com

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