



It's time to give yourself some credit

You may be eligible to receive a credit on your 2018 taxes for your retirement plan contributions.

The Internal Revenue Service (IRS) allows a Savers Credit of 10% to 50% on the first \$2,000 (\$4,000 if married filing jointly) contributed to a qualified retirement plan. To be eligible, you must be:

- 18 or older
- Not a full-time student
- Not claimed as a dependent on someone else's return

Sliding scale determines credit

2018 Saver's Credit

Your filing status	Your AGI	Credit rate	Tax credit for a \$2,000 contribution
Married filing jointly	\$38,000 or less	50%	\$1,000
	\$38,001 - \$41,000	20%	\$400
	\$41,001 - \$63,000	10%	\$200
	more than \$63,000	0%	\$0
Head of household	\$28,500 or less	50%	\$1,000
	\$28,501 - \$30,750	20%	\$400
	\$30,751 - \$47,250	10%	\$200
	more than \$47,250	0%	\$0
Single, married filing separately or qualifying widow(er)	\$19,000 or less	50%	\$1,000
	\$19,001 - \$20,500	20%	\$400
	\$20,501 - \$31,500	10%	\$200
	more than \$31,500	0%	\$0

The credit is based on a sliding scale depending on your adjusted gross income (AGI) and IRS filing status.

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All income figures shown here refer to adjusted gross income, as reported on your tax filing.

Withdrawals and distributions taken from your retirement account during the tax year (up until the due date of the return) and the two preceding tax years may lower the amount of the credit.

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