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market sense



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The latest headlines, the current market conditions,
and what it all means for you.



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2024 CONTRIBUTION LIMITS

Contribution	2024 Limit
401(k)/403(b)/457(b) Employee Contribution	\$23,000
401(k)/403(b)/457(b) Catch-up	\$8,000
Traditional IRA or Roth	\$7,000
Traditional IRA or Roth 55+ Catch-up	\$8,000

Source: Internal Revenue Service

2024 Roth IRA INCOME REQUIREMENTS

Filing Status	Modified adjusted gross income (MAGI)	Contribution limit (under age 50)	Contribution limit (over age 50)
Single	< \$146,000	\$7,000	\$8,000
	> \$146,00 but < \$161,000	Partial contribution	Partial contribution
	> \$161,000	Not eligible	Not eligible
Married (filing jointly)	< \$230,000	\$7,000	\$8,000
	> \$230,000 but < \$240,000	Partial contribution	Partial contribution
	> \$240,000	Not eligible	Not eligible
Married (filing separately)	< \$10,000	Partial contribution	Partial contribution
	> \$10,000	Not eligible	Not eligible

Source: "401(k) limit increases to \$23,000 for 2024, IRA limit rises to \$7,000," Internal Revenue Service, November 2023.

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1. Bloomberg, May 9, 2024: www.bloomberg.com/news/articles/2024-05-09/stock-market-today-dow-s-p-live-updates?srnd=markets-vp
2. Fidelity Smart Money, April 5, 2024: www.fidelity.com/learning-center/smart-money/what-is-a-brokerage-account
3. Fidelity Viewpoints, March 4, 2024: www.fidelity.com/learning-center/smart-money/ira-contribution-limits
4. Fidelity.com www.fidelity.com/learning-center/personal-finance/retirement/traditional-vs-roth
5. Fidelity Viewpoints, May 7, 2024: www.fidelity.com/learning-center/smart-money/roth-ira-income-limits
6. Fidelity Viewpoints, August 25, 2023: www.fidelity.com/learning-center/trading-investing/ETF-conversion
7. Slide 2: "401(k) limit increases to \$23,000 for 2024, IRA limit rises to \$7,000," Internal Revenue Service, November 2023

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