

SAVE FOR RETIREMENT. SAVE ON TAXES.

The Saver's Tax Credit provides low and moderate income taxpayers with more help saving for retirement. Eligible taxpayers who invest for retirement through their IRA, 403(b), 457 and/or 401 plans receive credit towards their federal income tax.

This non-refundable income tax credit may reduce federal income tax liability to \$0.

Eligibility depends on 1) your filing status and 2) your modified adjusted gross income. The following table helps you determine if you qualify for the Saver's Tax Credit in 2013.

Filing Status/Adjusted Gross Income for 2013

Amount of Credit	Joint	Head of Household	Single/Others
50% of first \$2,000 deferred	\$0 to \$35,500	\$0 to \$26,625	\$0 to \$17,750
20% of first \$2,000 deferred	\$35,501 to \$38,500	\$26,626 to \$28,875	\$17,751 to \$19,250
10% of first \$2,000 deferred	\$38,501 to \$59,000	\$28,876 to \$44,250	\$19,251 to \$29,500

Talk to your Retirement Plan Advisors financial advisor today to learn more.

Source: IR-2012-77, <http://www.irs.gov/uac/2013-Pension-Plan-Limitations>, Oct. 18, 2012

RPA does not provide tax or legal advice; please check with your tax professional or legal advisor for answers to specific questions.