

## Recent Changes to IRAs

Federal legislation and new IRS regulations have created several changes to IRAs in the past year.

**Tax Treatment of Traditional IRA Contributions:** The modified adjusted gross income (“MAGI”) thresholds used to determine whether your IRA contributions are tax deductible have been increased for cost-of-living adjustments. Note: These limits may be increased for cost-of-living adjustments for future years.

**MAGI Thresholds for Deduction Phase-Out for Individuals Covered by an Employer Retirement Plan:**

Year	Married Filing Jointly	Single Taxpayers
2025	\$126,000-\$146,000	\$79,000-\$89,000

If you are married, filing jointly, and are not covered by an employer retirement plan but your spouse is covered, the applicable threshold for your combined MAGI is \$236,000-\$246,000 for 2025. For married persons filing separate returns (who lived together at any time during the year), the MAGI threshold is \$0-\$10,000.

**MAGI Limits for Roth IRA Contributions:** The modified adjusted gross income (“MAGI”) limits used to determine Roth IRA contribution eligibility have been increased for cost-of-living adjustments. The 2025 limits are summarized below. Note: These limits may be increased for cost-of-living adjustments for future years.

Tax Filing Status	MAGI Thresholds 2025
Married Filing Jointly	\$236,000-\$246,000
Married Filing Separately (lived together during the year)	\$0-\$10,000
Single, Head of Household, Married Filing Separately (did not live together during the year)	\$150,000-\$165,000

**AGI Limits for Saver’s Tax Credit:** The adjusted gross income (“AGI”) thresholds used to determine whether you can take a tax credit for making eligible contributions to your IRA have been increased for cost-of-living adjustments. Note: These limits may be increased for cost-of-living adjustments for future years.

2025 Credit Rate	Married Filing Jointly	Head of Household	All Other Filers
50% of your contribution	AGI not more than \$47,500	AGI not more than \$35,625	AGI not more than \$23,750
20% of your contribution	\$47,501 - \$51,000	\$35,626 - \$38,250	\$23,751 - \$25,500
10% of your contribution	\$51,001 - \$79,000	\$38,251 - \$59,250	\$25,501 - \$39,500
0% of your contribution	more than \$79,000	more than \$59,250	more than \$39,500

**Neither the Green Century Funds nor Green Century Capital Management offer advice regarding retirement accounts and IRAs. You may wish to contact a financial adviser.**