2026 · CAN I MAKE A BACKDOOR ROTH IRA CONTRIBUTION?

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Do you or your spouse have earned income?

No → Sorry, you can't make a Backdoor Roth Contribution without earned income.

Yes

Are you married?

No / Yes

Is your MAGI $252,000 or greater (MFJ)?

Yes

No

Is your MAGI $168,000 or greater (Single)?

Yes

No

You're below the income limits and may be able to make a contribution to a Roth IRA directly. See "Can I Contribute To My Roth IRA?" flowchart.

Do you have an existing pre-tax traditional, SEP, or SIMPLE IRA (found on IRS Form 8606)?

No → You can make a tax-free Backdoor Roth Contribution since you don't have an existing pre-tax IRA.

Yes

You may be subject to aggregation and pro rata rules if you make a Backdoor Roth Contribution, which will incur income tax upon conversion.

Do you have an employer retirement account (e.g., in a 401(k) plan) that accepts "roll ins"?

Yes → You can make a tax-free Backdoor Roth Contribution by first "rolling in" the assets from your existing IRA to your employer retirement account to remove them from the aggregation rules, and avoid income tax upon conversion.

No

Determine how much of the contribution will be taxed when converted by following this rule of thumb:

Divide after-tax IRA value by the total value of all IRA assets based on year-end FMV. Multiply this percentage by the contribution to find the tax-free portion.

You can make a Backdoor Roth Contribution but a portion will be taxed as ordinary income upon conversion.

Here is the process for making a Backdoor Roth Contribution:

Open a traditional IRA.

Make a non-deductible IRA contribution up to $7,500 ($8,600 if age 50 or over), not to exceed your earned income for the year.

Later, convert the contribution into a Roth IRA.

Be mindful of the step transaction doctrine.

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