

Saver's Credit Phase-Out (By Year)

2010 Phase-outs

Modified Adjusted Gross Income						
Applicable Joint return percentage		Head of household		Others		
Over	Not over	Over	Not over	Over	Not over	
\$ 0	\$ 33,500	\$ 0	\$ 25,125	\$ 0	\$ 16,750	50
33,500	36,000	25,125	27,000	16,750	18,000	20
36,000	55,500	27,000	41,625	18,000	27,750	10
55,500		41,625		27,750		0

2009 Phase-outs

Modified Adjusted Gross Income						
Applicable Joint return percentage		Head of household		Others		
Over	Not over	Over	Not over	Over	Not over	
\$ 0	\$ 33,000	\$ 0	\$ 24,750	\$ 0	\$ 16,500	50
33,000	36,000	24,750	27,000	16,500	18,000	20
36,000	55,500	27,000	41,625	18,000	27,750	10
55,500		41,625		27,750		0

2008 Phase-outs

Modified Adjusted Gross Income						
Applicable Joint return percentage		Head of household		Others		
Over	Not over	Over	Not over	Over	Not over	
\$ 0	\$ 32,000	\$ 0	\$ 24,000	\$ 0	\$ 16,000	50
32,000	34,500	24,000	25,875	16,000	17,250	20
34,500	53,000	25,875	39,750	17,250	26,500	10
53,000		39,750		26,500		0

Modified AGI - Adjusted gross income will be determined without regard to foreign earned income exclusion and foreign housing exclusion or deduction, exclusion of income from American Samoa, Guam, Northern Mariana Islands, or Puerto Rico.