



Roth IRAs					IRAs				
<i>AGI Phase-Out Range for Contributions to Roth IRAs:</i>					<b>Contribution Limits – Traditional and Roth</b>				
<b>Married Filing Jointly:</b>		\$166,000-\$176,000	<b>Single:</b>		\$105,000-\$120,000	<u>2006-2007</u>		2008	2009
<i>Roth IRA conversion rules:</i>					<b>Regular</b>				
<b>Before 2010:</b>		Modified AGI < \$100,000	Can't be "Married Filing Separately"		<b>Catch-Up *</b>				
<b>2010* and later:</b>		Unlimited Modified AGI	Any tax filing status		* Only taxpayers age 50 and over are eligible				
* 2010 only, conversion can spread income over 2011 and 2012					<b>Uniform Lifetime Table</b>				
<b>Traditional IRA Deductibility Rules</b>					For calculating Required Minimum Distributions (RMDs) from Qualified Plans and Traditional IRAs – RMDs are suspended for 2009 per the "Worker, Retiree and Employer Recovery Act of 2008"				
Filing Status	Covered by Employer's Retirement Plan?	Modified AGI		Deductibility	Current Age	Distrib. Period	Current Age	Distrib. Period	
		2008	2009						
Single	No	Any amount		Full deduction	70	27.4	85	14.8	
	Yes	\$52,999 or less		Full deduction	71	26.5	86	14.1	
		\$53,000 - \$62,999		Partial deduction	72	25.6	87	13.4	
		\$63,000 or more		No deduction	73	24.7	88	12.7	
Married Filing Jointly	Neither Spouse Covered	Any amount		Full deduction	74	23.8	89	12.0	
	Both Spouses Covered	\$84,999 or less		Full deduction	75	22.9	90	11.4	
		\$85,000 - \$104,999		Partial deduction	76	22.0	91	10.8	
		\$105,000 or more		No deduction	77	21.2	92	10.2	
	One Spouse Covered – For Covered Spouse	\$84,999 or less		Full deduction	78	20.3	93	9.6	
		\$85,000 - \$104,999		Partial deduction	79	19.5	94	9.1	
		\$105,000 or more		No deduction	80	18.7	95	8.6	
	One Spouse Covered – For Non-Covered Spouse	\$158,999 or less		Full deduction	81	17.9	96	8.1	
		\$159,000 - \$168,999		Partial deduction	82	17.1	97	7.6	
		\$169,000 or more		No deduction	83	16.3	98	7.1	
<b>Catch-Up Contribution Limits for Other Qualified Plan Types</b>					<b>Saver's Tax Credit—Contributions to Employer Plans &amp; IRAs</b>				
		2005	2006	2007	2008	2009	Maximum Credit \$2,000 - AGI limits below		
<b>401(k), 403(b), SARSEP &amp; 457 Plans</b>		\$4,000	\$5,000	\$5,000	\$5,000	\$5,500	<b>Married File Jointly</b>	<b>Single</b>	<b>Credit</b>
<b>SIMPLE IRA &amp; SIMPLE 401(k) Plans</b>		\$2,000	\$2,500	\$2,500	\$2,500	\$2,500	\$0 - \$33,000	\$0 - \$16,500	50% of contribution
<b>Education Incentives</b>					\$33,001 - \$36,000				
<b>Coverdell Education Savings Accounts (Education IRAs) – Contribution Limit \$2,000</b>					\$16,501 - \$18,000				
<i>Modified AGI Phase-Out Range for Contributions to Coverdell Education Savings Accounts:</i>					\$18,001 - \$27,750				
<b>Married Filing Jointly</b>		\$190,000 - \$220,000		<b>Single</b>	\$95,000 - \$110,000		\$36,001 - \$55,500		
<b>Qualified Tuition Programs – Section 529 Plans</b>					Over \$55,500				
<i>Distributions for qualified higher education expense are income tax free</i>					Over \$27,750				
<b>Hope and Lifetime Learning Credits</b>					Not Available				
<i>Hope Credit – Up to \$1,800 per student, for first two years of higher education tuition paid</i>					<b>Health Savings Accounts – HSAs</b>				
<i>Lifetime Learning Credit—Up to 20% of tuition paid (max. \$10,000); calc'd per taxpayer</i>					An "eligible individual" is defined as (1) one covered by a high deductible health plan (HDHP), (an annual deductible of \$1,150 for single coverage and \$2,300 for family coverage where the maximum out pocket cannot exceed \$5,800 for single coverage and \$11,600 for family coverage), (2) is not covered by any other health insurance except for some permitted coverages, (3) is not eligible for and enrolled in Medicare, and (4) cannot be claimed as a dependent on someone else's income tax return.				
<i>Modified AGI Phase-Outs:</i>					<b>Contribution Limits:</b>				
		<u>2008</u>		<u>2009</u>			<u>2008</u>	<u>2009</u>	
<b>Married Filing Jointly</b>		\$96,000-\$116,000		\$100,000-\$120,000	Single		\$2,900	\$3,000	
<b>Others</b>		\$48,000-\$58,000		\$50,000-\$60,000	Family		\$5,800	\$5,950	
<b>Exclusion of U.S. Savings Bond Income</b>					For broker/dealer use only – not to be distributed or shown to the public in oral, electronic or written form as sales material. ALFS, Inc. serves as the principal underwriter of certain SEC-registered contracts for Allstate Life Insurance Company and certain of its subsidiaries and affiliates.				
<i>Modified AGI Phase-Outs:</i>					© 2009 Allstate Insurance Company 12/08				
		<u>2008</u>		<u>2009</u>	<b>LINCOLN BENEFIT LIFE</b>				
<b>Married Filing Jointly</b>		\$100,650 – 130,650		\$104,900 – 134,900	AN ALLSTATE COMPANY				
<b>Others</b>		\$67,100 – 82,100		\$69,950 – 84,950					
<b>Student Loan Interest Deduction – Maximum Deduction \$2,500</b>									
<i>Modified AGI Phase-Outs:</i>									
		<u>2008</u>		<u>2009</u>					
<b>Married Filing Jointly</b>		\$115,000 - \$145,000		\$120,000-\$150,000					
<b>Single</b>		\$55,000 - \$70,000		\$60,000-\$75,000					
<b>Deductibility Period</b>		No time limit		No time limit					

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