

Roth IRAs					IRAs															
AGI Phase-Out Range for Contributions to Roth IRAs:					Contribution Limits – Traditional and Roth															
Married Filing Jointly: \$173,000-\$183,000 Single: \$110,000-\$125,000					<table border="1"> <thead> <tr> <th></th> <th>2006-2007</th> <th>2008-2011</th> <th>2012</th> </tr> </thead> <tbody> <tr> <td>Regular</td> <td>\$4,000</td> <td>\$5,000</td> <td>\$5,000</td> </tr> <tr> <td>Catch-Up *</td> <td>\$1,000</td> <td>\$1,000</td> <td>\$1,000</td> </tr> </tbody> </table>					2006-2007	2008-2011	2012	Regular	\$4,000	\$5,000	\$5,000	Catch-Up *	\$1,000	\$1,000	\$1,000
	2006-2007	2008-2011	2012																	
Regular	\$4,000	\$5,000	\$5,000																	
Catch-Up *	\$1,000	\$1,000	\$1,000																	
Roth IRA conversion rules:					* Only taxpayers age 50 and over are eligible															
2010* and later: Unlimited Modified AGI and any tax filing status					Uniform Lifetime Table															
* 2010 only, conversion can spread income over 2011 and 2012					For calculating Required Minimum Distributions (RMDs) from Qualified Plans and Traditional IRAs															
Traditional IRA Deductibility Rules																				
Filing Status	Covered by Employer's Retirement Plan?	Modified AGI		Deductibility	Current Age	Distrib. Period	Current Age	Distrib. Period												
		2011	2012																	
Single	No	Any amount		Full deduction	70	27.4	85	14.8												
	Yes	\$55,999 or less		Full deduction	71	26.5	86	14.1												
		\$56,000 - \$65,999		Partial deduction	72	25.6	87	13.4												
		\$66,000 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	\$89,999 or less		Full deduction	75	22.9	90	11.4												
		\$90,000 - \$109,999		Partial deduction	76	22.0	91	10.8												
		\$110,000 or more		No deduction	77	21.2	92	10.2												
	One Spouse Covered – For Covered Spouse	\$89,999 or less		Full deduction	78	20.3	93	9.6												
		\$90,000 - \$109,999		Partial deduction	79	19.5	94	9.1												
		\$110,000 or more		No deduction	80	18.7	95	8.6												
	One Spouse Covered – For Non-Covered Spouse	\$168,999 or less		Full deduction	81	17.9	96	8.1												
		\$169,000 - \$178,999		Partial deduction	82	17.1	97	7.6												
		\$179,000 or more		No deduction	83	16.3	98	7.1												
					84	15.5	99	6.7												
Catch-Up Contribution Limits for Other Qualified Plan Types					Saver's Tax Credit—Contributions to Employer Plans & IRAs															
					Maximum Credit \$1,000 per taxpayer - AGI limits below															
					Married File Jointly			Single	Credit											
401(k), 403(b), SARSEP & 457 Plans					2008	2009	2010	2011	2012											
SIMPLE IRA & SIMPLE 401(k) Plans					\$5,000	\$5,500	\$5,500	\$5,500	\$5,500											
					\$0 - \$34,500	\$0 - \$17,250	50% of contribution													
					\$34,501 - \$37,500	\$17,251 - \$18,750	20% of contribution													
					\$37,501 - \$57,500	\$18,751 - \$28,750	10% of contribution													
					Over \$57,500	Over \$28,750	Not Available													
Education Incentives					Health Savings Accounts – HSAs															
Coverdell Education Savings Accounts (Education IRAs) – Contribution Limit \$2,000					An "eligible individual" is defined as (1) one covered by a high deductible health plan (HDHP), (an annual deductible of \$1,200 for single coverage and \$2,400 for family coverage where the maximum out of pocket cannot exceed \$6,050 for single coverage and \$12,100 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.															
Modified AGI Phase-Out Range for Contributions to Coverdell Education Savings Accounts:					Contribution Limits:															
Married Filing Jointly \$190,000 - \$220,000 Single \$95,000 - \$110,000					<table border="1"> <thead> <tr> <th></th> <th>2011</th> <th>2012</th> </tr> </thead> <tbody> <tr> <td>Single</td> <td>\$3,050</td> <td>\$3,100</td> </tr> <tr> <td>Family</td> <td>\$6,150</td> <td>\$6,250</td> </tr> </tbody> </table>					2011	2012	Single	\$3,050	\$3,100	Family	\$6,150	\$6,250			
	2011	2012																		
Single	\$3,050	\$3,100																		
Family	\$6,150	\$6,250																		
Qualified Tuition Programs – Section 529 Plans					<p>This information is provided by Allstate Life Insurance Company ("ALIC"), Home Office, Northbrook, IL, Lincoln Benefit Life Company ("LBL"), Home Office, Lincoln, NE and Allstate Life Insurance Company of New York ("ALICNY"), Home Office, Hauppauge, NY. LBL is a wholly owned subsidiary of ALIC. Of these three companies, only ALICNY is licensed to do business in NY. This material is intended for general consumer educational purposes and is not intended to provide legal, tax or investment advice. ALIC, LBL and ALICNY issue fixed and variable insurance products that are sold through agreements with affiliated or unaffiliated broker-dealers or agencies. Allstate Distributors L.L.C. serves as principal underwriter of certain SEC-registered contracts for ALIC, LBL and ALICNY. Variable products are sold by registered representatives, investment advisors, and agents or bank employees who are securities- and insurance-licensed agents.</p>															
Distributions for qualified higher education expense are income tax free					© 2012 Allstate Insurance Company 1/12															
Hope Learning Credits					<p>LINCOLN BENEFIT LIFE AN ALLSTATE COMPANY</p>															
Hope Credit – Up to \$2,500 per student, for first four years of higher education tuition paid																				
Modified AGI Phase-Outs:																				
Married Filing Jointly																				
Others																				
Lifetime Learning Credits																				
Lifetime Learning Credit—Up to 20% of tuition paid (max. credit is \$2,000); calc'd per taxpayer																				
Modified AGI Phase-Outs:																				
Married Filing Jointly																				
Others																				
Exclusion of U.S. Savings Bond Income for Qualified Higher Education Expenses																				
Modified AGI Phase-Outs:																				
Married Filing Jointly																				
Others																				
Student Loan Interest Deduction – Maximum Deduction \$2,500																				
Modified AGI Phase-Outs:																				
Married Filing Jointly																				
Single																				
Deductibility Period																				