



2025 IRS Limits for Retirement Plan Contributions

MAXIMUM WORKPLACE RETIREMENT PLAN CONTRIBUTION AMOUNTS

401(k), 403(b), most 457 plans & federal Thrift Savings Plan (age 49 and under).....	\$23,500
Catch-up contributions in these plans (age 50 and over)	\$7,500
Employee compensation limit for calculating contributions	\$350,000

IRA CONTRIBUTION LIMITS

Traditional and Roth IRAs for people aged 49 and under	\$7,000
Catch-up IRA contributions for people aged 50 and over	\$1,000
Defined benefit pension plan annual benefit limits	\$280,000
Annual employer limit for 401(k)-type plans, SEP IRAs and solo 401(k)s	\$70,000
Annual contribution limit for SIMPLE plans for people aged 49 and under	\$16,500
Catch-up SIMPLE contribution for people aged 50 and over	\$5,000

AGI PHASE OUT RANGE OF IRA DEDUCTIBILITY

Single and contributing to a workplace plan	\$79,000-\$89,000
Married filing jointly when the contributing spouse <i>is covered</i> by a workplace plan	\$126,000-\$146,000
Married filing jointly when the contributing spouse <i>is not covered</i> by a workplace plan, but the other spouse <i>is covered</i> by a plan	\$236,000-\$246,000
Married and covered by a workplace plan, but filing separately	\$0 - \$10,000

ROTH IRA INCOME ELIGIBILITY PHASE OUT

Single and head of household filers	\$150,000-\$165,000
Married filing jointly or qualified widow/widowers	\$236,000-\$246,000
Married filing separately	\$0 - \$10,000

RETIREMENT SAVINGS CONTRIBUTION CREDIT, OR SAVER'S CREDIT, INCOME LIMITS

Married filing jointly couples	\$79,000
Heads of household	\$59,250
Single taxpayers	\$39,500

SOCIAL SECURITY TAXABLE WAGE BASE.....	\$176,100
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HEALTHCARE SAVINGS ACCOUNTS

Individual	\$4,300
Family	\$8,550
Catch-up HSA contribution for people aged 55 and over	\$1,000

NOTE: This document is for reference purposes only. Please visit www.irs.gov for additional information on these annual limits.