



Retirement Savings Limits for 2025

RETIREMENT PLAN CONTRIBUTION LIMITS	
Maximum annual compensation used to determine contribution for most plans	\$350,000
Defined Contribution plans basic limit for combined employee and employer contributions	\$70,000
401(k), 403(b), 457(b) plans, including Roth, Elective Deferral Limit	\$23,500
Catch-up provision for individuals 50 and over	\$7,500
Catch-up provision for individuals aged 60, 61, 62, and 63 (at end of year)	\$11,250
SIMPLE plans elective deferral limit	\$16,500
SIMPLE plans catch-up contribution for individuals 50 and over	\$3,500

INDIVIDUAL RETIREMENT ACCOUNTS			
Type	Contribution Limit	Catch-Up at 50+	Income Limits
Traditional Non-Deductible (Form 8606 Required)	\$7,000	\$1,000	None
Traditional Deductible	\$7,000	\$1,000	If covered by Plan: \$126k to \$146k Joint Filing \$79k to \$89k Single, HoH \$0 to \$10k Married filing separate If one spouse covered: \$236k to \$246k Joint
Roth IRA	\$7,000	\$1,000	\$236k to \$246k Joint \$150k to \$165k Single, HoH \$0 to \$10k Married filing separate
Roth Conversion			No income limit

HSA PLANS			
	Max Deductible Contribution	Expense Limits	Minimum Annual Deductible
Individuals	\$4,300	\$7,050	\$1,600
Families	\$8,500	\$14,100	\$3,200
Catch-up for 55 and older	\$1,000	IRA to HSA conversions	1 per lifetime up to annual contribution