

2025 IRS Retirement Plan, IRA, & HSA Contribution Limits



EFFECTIVE 01/01/2025

The IRS has released the 2025 Annual Plan Limitations for defined contribution and defined benefit plans. 403(b), 457(b), & 401(k) elective deferral, catch-up, and other key limits for 2025 are listed below.

| | 2025 Limits | 2024 Limits |
|---|---|---|
| Employee Elective Deferrals to 403(b), 457(b) and 401(k) Plans | \$23,500 | \$23,000 |
| Catch-Up Contributions (Age 50 or older) to 403(b), 457(b) and 401(k) Plans | \$7,500 | \$7,500 |
| Catch-Up Contributions (Ages 60 - 63 in 2025) to 403(b), 457(b) and 401(k) Plans | \$11,250 | n/a |
| Annual Addition Dollar Maximum (applies to Employer-paid 401(a), 403(b) and 401(k) Plans) | \$70,000 | \$69,000 |
| Defined Benefit Dollar Maximum | \$280,000 | \$275,000 |
| Highly Compensated Employee Threshold (applies mainly to 401(k) Plans) | \$160,000 | \$155,000 |
| Key Employee Threshold (applies mainly to 401(k) Plans) | \$230,000 | \$220,000 |
| Annual Compensation Limits (used for retirement plan calculations) | \$350,000 | \$345,000 |
| Annual IRA Contribution Limit | \$7,000 | \$7,000 |
| IRA Catch-up Contribution Limit (age 50 and older) | \$1,000 | \$1,000 |
| Health Savings Accounts (HSA) Contribution Limits | \$4,300 (Individuals) \$8,550 (Families) | \$4,150 (Individuals) \$8,300 (Families) |
| Health Savings Accounts (HSA) Catch Up Contributions (Age 55 or older) | \$1,000 | \$1,000 |

For a complete list of 2025 limits, please visit the following link:
<https://www.irs.gov/pub/irs-drop/n-24-80.pdf>

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