

2025 IRS RETIREMENT PLAN LIMITS

Contribution Type	2025 Limit	2024 Limit	Increase
401(k)/403(b) Employee Contribution	\$23,500	\$23,000	\$500
401(k)/403(b) Catch-up Contribution Ages 50-59, 64+	\$7,500	\$7,500	\$0
401(k)/403(b) Catch-up Contribution Ages 60-63	\$11,250	\$7,500	\$3,750
401(k)/403(b) Total Contribution <age 50	\$70,000	\$69,000	\$1,000
401(k)/403(b) Total Contribution age 50-59, 64+	\$77,500	\$76,500	\$1,000
401(k)/403(b) Total Contribution ages 60-63	\$81,250	\$76,500	\$4,750
457(b) Contribution	\$23,500	\$23,000	\$500
Traditional IRA Contribution	\$7,000	\$7,000	\$0
Traditional IRA Catch-up Contribution age 50+	\$1,000	\$1,000	\$0
Roth IRA Contribution	\$7,000	\$7,000	\$0
Roth IRA Catch-up Contribution age 50+	\$1,000	\$1,000	\$0
SEP IRA Contribution	\$70,000	\$69,000	\$1,000
SIMPLE IRA/401(k) Contribution	\$16,500	\$16,000	\$500
SIMPLE IRA/401(k) Catch-up Contribution	\$3,500	\$3,500	\$0