

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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