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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