

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

**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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