

2025 Account Contribution and Income Limits

2025 Retirement Account Contribution Limits:

| Account Type | Maximum 2025 Contribution | Over Age 50 Catch-Up Contribution |
|---|---------------------------|-----------------------------------|
| 401(k), 403(b), TSP or 457 Plans | \$23,500 | \$7,500 |
| Roth IRA or Traditional IRA | \$7,000 | \$1,000 |
| Simple IRA | \$16,500 | \$3,500 |
| Defined Contribution Plan Maximum (Employee plus Employer Contributions) | \$70,000 | \$7,500 |

Phaseout Ranges for Deducting IRA Contributions:

| Filing Status | Phaseout Range (MAGI) |
|--|-----------------------|
| File Single or HOH & employer offers a retirement plan | \$79,000 - \$89,000 |
| File MFJ & your employer offers a retirement plan | \$126,000 - \$146,000 |
| File MFJ & your employer doesn't offer a retirement plan | \$236,000 - \$246,000 |
| File Married Filing Separately | \$0 - \$10,000 |

Phaseout Ranges for Making Roth IRA Contributions:

| Filing Status | Phaseout Range (MAGI) |
|--------------------------------|-----------------------|
| File Single | \$150,000 - \$165,000 |
| File Married Filing Jointly | \$236,000 - \$246,000 |
| File Married Filing Separately | \$0 - \$10,000 |