

2025 Contribution Limit Increase



ACCOUNT	2025 LIMIT
Traditional IRA Contribution	\$7,000
Traditional IRA Catch-Up Contribution*	\$1,000
Roth IRA Contribution	\$7,000
Roth IRA Catch-Up Contribution*	\$1,000
SEP IRA Contributions	\$70,000
SIMPLE IRA Contributions	\$16,500
SIMPLE IRA Catch-Up Contributions*	\$3,500
SIMPLE IRA Super Catch-Up Contribution**	\$5,250
HSA Contributions (single)	\$4,300
HSA Contributions (family)	\$8,550
Coverdell ESA	\$2,000
Solo 401(K) Plan Combined Total Contribution	\$70,000
<i>Elective Deferral (Employee Contribution)</i>	<i>\$23,500</i>
<i>Employer Contribution</i>	<i>\$46,500</i>
Solo 401(K) Plan Catch-Up Contribution*	\$7,500
Solo 401(K) Plan Super Catch-Up Contribution**	\$11,250

*Catch-Up Contributions are only available to individuals over the age of 50

**Super Catch-Up Contributions are only available to individuals aged 60-63