



Matt Martin, CFP®, *Regional Director*

Phone: 248.767.3828
mmartin@retirementplanadvisors.com



2025 Retirement Plan Contribution Limits

What can you contribute this year?

457(b), 403(b), and Thrift Savings Plans.

The contribution limit for employees who participate in a 457(b) plan, 403(b) plan, or the federal government's Thrift Savings Plan is \$23,500 in 2025 (up from \$23,000 in 2024).

Catch-Up Contributions.

The catch-up contribution limit for individuals age 50+ is \$7,500 in 2025 (unchanged from 2024).

Defined Contribution Plans in Total.

The total contribution limit for defined contribution plans is \$70,000 in 2025 (up from \$69,000 in 2024).

IRAs.

The contribution limit to an Individual Retirement Account (IRA) remains \$7,000 (unchanged from 2024).

For Additional Details.

Read the IRS' full announcement at <https://www.irs.gov/newsroom/401k-limit-increases-to-23500-for-2025-ira-limit-remains-7000>.

Resolve to Save More in 2025.

Contact your RPA Financial Advisor to increase your retirement plan contributions.