**2025 Retirement Savings Plan Contribution Limits**

The information below summarizes the retirement plan contribution limits for 2025.

| **Plan** | **Normal Limit** | **“Age 50”  Catch-up Limit** | **“Pre-Retirement”  Catch-up Limit** |
| --- | --- | --- | --- |
| 457 | $23,500 | $7,500 | $23,500 |
| 401(a) | $70,000 | N/A | N/A |
| 401(k) | $23,500 | $7,500 | N/A |
| IRA | $7,000 | $1,000 | N/A |

N/A = Not applicable

More details on the retirement plan limits are available [from the IRS](https://www.irs.gov/pub/irs-drop/n-20-79.pdf).

**457 Plans**

The normal contribution limit for elective deferrals to a 457 deferred compensation plan is increased to $23,500 in 2025. Employees age 50 or older may contribute up to an additional $7,500 for a total of $31,000. Employees taking advantage of the special pre-retirement catch-up may be eligible to contribute up to double the normal limit, for a total of $47,000.

**401(a) Plans**

The total contribution limit for 401(a) defined contribution plans under section 415(c)(1)(A) increased from $69,000 to $70,000 for 2025. This includes both employer and employee contributions.

**401(k) Plans**

The annual elective deferral limit for 401(k) plan employee contributions is increased to $23,500 in 2025. Employees age 50 or older may contribute up to an additional $7,500 for a total of $31,000.

The total contribution limit for both employee and employer contributions to 401(k) defined contribution plans under section 415(c)(1)(A) increased from $69,000 to $70,000 ($77,500 if age 50 or older).

**IRAs**

The contribution limit for Traditional and Roth IRAs remains at $7,000. Employees age 50 or older are eligible to contribute an additional $1,000 for a total of $8,000.