

Pension Plan & Health Savings Account Limits

	2025	2024	2023	2022
IRA (Traditional & Roth)				
Contribution Limit	\$7,000	\$7,000	\$6,500	\$6,000
Catch-Up Contribution (age 50+)	\$1,000	\$1,000	\$1,000	\$1,000
SEP				
Contribution Limit	\$70,000	\$69,000	\$66,000	\$61,000
Minimum Compensation	\$750	\$750	\$750	\$650
Maximum Compensation	\$350,000	\$345,000	\$330,000	\$305,000
SIMPLE IRA				
Contribution Limit	\$16,500	\$16,000	\$15,500	\$14,000
Catch-Up Contribution (age 50+)	\$3,500	\$3,500	\$3,500	\$3,000
401(k)/403(b)/457				
Contribution Limit	\$23,500	\$23,000	\$22,500	\$20,500
Catch-Up Contribution (age 50+)	\$5,250	\$7,500	\$7,500	\$6,500
Qualified Plans				
Defined Benefit Plan Limit	\$280,000	\$275,000	\$265,000	\$245,000
Defined Contribution Plan Limit	\$70,000	\$69,000	\$66,000	\$61,000
Compensation Limit	\$350,000	\$345,000	\$330,000	\$305,000
Health Savings Account				
<i>Minimum Deductible</i>				
Individual	\$1,650	\$1,600	\$1,500	\$1,400
Family	\$3,300	\$3,200	\$3,000	\$2,800
<i>Maximum Contribution</i>				
Individual	\$4,300	\$4,150	\$3,850	\$3,650
Family	\$8,550	\$8,300	\$7,750	\$7,300
Catch-Up (age 55+)	\$1,000	\$1,000	\$1,000	\$1,000
<i>Maximum Out-of-Pocket</i>				
Individual	\$8,300	\$8,050	\$7,500	\$7,050
Family	\$16,600	\$16,100	\$15,000	\$14,100