

KNOW THE LIMITS

CONTRIBUTION LIMITS FOR 2025

The IRS has updated contribution limits for retirement savings plans and health accounts for 2025. In 2025, some limits have changed while others remain the same.

401(k), 403(b), and certain 457(b) plans

Annual deferral and catch-up limits

	2025	2024	2023
Age 49 and under	\$23,500	\$23,000	\$22,500
Age 50-59 and 64+ ¹	Additional \$7,500	Additional \$7,500	Additional \$6,500
Age 60-63* ¹	Additional \$11,250	Additional \$7,500	Additional \$6,500
403(b) 15 years of service ²	Up to an additional \$3,000	Up to an additional \$3,000	Up to an additional \$3,000
457(b) special election ³	Up to an additional \$23,500	Up to an additional \$23,000	Up to an additional \$22,500

415 total contribution annual limits

The total amount you and your employer can contribute to a 401(a), 401(k) or 403(b) plan

	2025	2024	2023
Defined contribution plan annual additions limit	\$70,000	\$69,000	\$66,000
Defined benefit plan maximum annual benefit	\$280,000	\$275,000	\$265,000

Health savings account (HSA) annual contribution limits

	2025	2024	2023
Individual HSA	\$4,300	\$4,150	\$3,850
Family HSA	\$8,550	\$8,300	\$7,750
Age 55 or older	Additional \$1,000	Additional \$1,000	Additional \$1,000

Flexible savings account (FSA) annual contribution limits

	2025	2024	2023
Healthcare FSA	\$3,300	\$3,200	\$3,050
Limited purpose FSA	\$3,300	\$3,200	\$3,050
Dependent care FSA	\$5,000*	\$5,000*	\$5,000*
	\$2,500**	\$2,500**	\$2,500**

¹ Age before year-end. If you participate in a 457(b) plan, the age 50+ catch-up is only available if a governmental employer sponsors the plan.

² The 15 years of service catch-up may apply to employees participating in a 403(b) tax-deferred annuity who have had at least 15 years of service with an educational organization, hospital, home health agency, health and welfare service agency, church or convention or association of churches. The additional catch-up cannot cumulatively exceed \$15,000 throughout the 403(b) participant's lifetime. The additional catch-up requires a calculation to determine the available amount. If you're a 403(b) participant who is eligible for both the 15 years of service catch-up and the age 50+ catch-up in the same year, the Internal Revenue Code requires you to first contribute the maximum permitted under that year's 15 years of service catch-up before contributing under the age 50+ catch-up.

³ This special election catch-up applies to employees participating in an eligible governmental 457(b) deferred compensation plan who have elected the special catch-up available in the three years prior to the year of normal retirement age. If you're eligible for both the age 50+ catch-up and the special election catch-up under your 457(b) plan, IRS rules do not permit you to use both in the same calendar year. IRS rules allow you to use the catch-up that produces the greater amount.

* Married filing jointly or single filing as head of household

** Married filing separately

For a full list of 2025 IRS limits, visit **transamerica.com/irs**.

Prepare for a brighter tomorrow. Review your contributions today.

 **Visit:** [\[transamerica.com/portal\]](https://transamerica.com/portal)

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