IRS Contribution Limits - 2024	2026	2025	Change
Maximum Employee Contributions to Defined Contribution Plans	$ 24,500	$ 23,500	$ 1000
Annual Catch-up Contributions for Employees Over 50 (50-59 or 64+)	$ 8,000	$ 7,500	$ 500
Additional Catch-up for Age 60-63	$ 11,250	$ 11,250	$ 0
Overall Contribution Limit (Employer + Employee) for Defined Contribution Plans	$ 72,000	$ 70,000	$ 2000
Traditional & Roth IRA Contribution Limits	$ 7,500	$ 7,000	$ 500
Traditional & Roth IRA Catch-Up Contribution if Over 50	$ 1,100	$ 1,000	$ 100
Health Savings Accounts (HSAs) Self-only Coverage	$ 4,400	$ 4,300	$ 100
Health Savings Accounts (HSAs) Family Coverage	$ 8,750	$ 8,550	$ 200
Health Saving Accounts (HSAs) Catch-up Contributions (age 55+)	$ 1,000	$ 1,000	$ 0
Flexible Spending Accounts (FSAs)	$ 3,400	$ 3,300	$ 100
Social Security Taxable Wage Base	$ 184,500	$ 176,100	$ 8400
Social Security COLA Increase	2.80%	2.50%	