

2025–2026 IRS Contribution Limits

Retirement Plans	2025	2026
Limits on Contributions:		
401(k), 403(b), and most 457 plans	\$23,500	\$24,500
SIMPLE plan elective deferrals	\$16,500	\$17,000
IRA	\$7,000	\$7,500
SEP IRA & solo 401(k)s	\$70,000	\$72,000
SEP IRA & Solo 401(k) Wage Threshold	\$350,000	\$360,000
Income Phase Outs for ROTH Contributions:		
Singles and Heads of households	\$150,000 to \$165,000	\$153,000 to \$168,000
Married couples filing jointly	\$236,000 to \$246,000	\$242,000 to \$252,000
Catch-Up Contributions:		
401(k), 403(b), and most 457 plans (age 50–59)	\$7,500	\$8,000
401(k), 403(b), and most 457 plans (age 60–63)	\$11,250	\$11,250
SIMPLE plans	\$3,500	\$4,000
IRA	\$1,000	\$1,100
Health Savings Account (HSA)	2025	2026
Individual Coverage Contributions	\$4,300	\$4,400
Family Coverage Contributions	\$8,550	\$8,750
Catch-Up Contributions (age 55 by December 31, 2025): <i>This amount is set by statute and is not subject to cost-of-living adjustments.</i>	\$1,000	\$1,000
Annual Gifting	2025	2026
Individual Annual Gift Exclusion	\$19,000	\$19,000
Married Couples Annual Gift Exclusion	\$38,000	\$38,000
Lifetime Gift Tax Exemption (no federal estate or gift tax)	2025	2026
Individual Federal Estate Tax Exemption	\$13,990,000	\$15,000,000
Married Couples Estate Tax Exemption	\$27,980,000	\$30,000,000
Social Security	2025	2026
Social security taxable wage base	\$176,100	\$184,500
Maximum earnings for individuals under full retirement age before Social Security benefits withheld	\$23,400	\$24,480
Maximum monthly Social Security benefit at social security full retirement age	\$4,018	\$4,152

BUILD WEALTH WITH CONFIDENCE. We are an independent wealth management firm, trusted by successful individuals, families, and business owners to enrich and enhance their financial achievements. www.tillerpw.com

Source: IRS.gov

The content of this document is for general information only. This material does not constitute tax, legal, or accounting advice, and Tiller Private Wealth is not in the business of offering such advice. It was not intended or written for use, and cannot be used, by any taxpayer for the purpose of avoiding any IRS penalty. Please consult your tax advisor for more detailed information or for advice regarding your individual situation.