December 2025

TILLER PRIVATE WEALTH

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)*: *This amount is set by statute and is not subject to cost-of-living adjustments.*	$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

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Source: IRS.gov