



Capital Management Advisors, Inc.

Contribution Limits

	<u>2025</u>	<u>2026</u>
401(k), 403(b), or 457 deferral limit	\$23,500	\$24,500
401(k), 403(b), or 457 catch-up deferral limit	\$7,500	\$8,000
401(k), 403(b), or 457 catch-up deferral limit if age 60-63	11,250	\$11,500
401(k), 403(b), or 457 max. deferral if age 50+	\$31,000	\$32,500
↳ If FICA wages greater than \$150,000 contribution deferral can be Pre-tax	\$23,500*	\$24,500*
↳ And the catch-up deferral must be Roth	\$0	\$8,000*
401(k), 403(b), or 457 max. deferral if age 60-63	34,750	\$36,000
↳ If FICA wages greater than \$150,000 contribution deferral can be Pre-tax	\$23,500*	\$24,500*
↳ And the catch-up deferral must be Roth	\$0	\$11,500*
Total Savings deferral, match, and profit sharing	\$70,000	\$72,000
Total Savings deferral, match, and profit sharing if age 50+	\$77,500	\$80,000
IRA deferral limit	\$7,000	\$7,500
IRA maximum deferral if age 50+	\$8,000	\$8,600
Simple IRA deferral limit	\$16,500	\$17,000
Simple IRA maximum deferral if age 50+	\$20,000	\$21,000
SEP IRA deferral limit <i>(maximum not to exceed 25% of earnings)</i>	\$70,000	\$72,000
Annual Comp limit & SEP IRA wage limit cap	\$350,000	\$360,000
Highly Compensated Employee wage limit	\$160,000	\$160,000
Roth IRA phase-out range (married)	\$236,000-\$246,000	\$242,000-\$252,000
Roth IRA phase-out range (single)	\$150,000-\$165,000	\$153,000-\$168,000
Traditional IRA phase-out range (married)		
*with workplace retirement plan	\$126,000-\$146,000	\$129,000-\$149,000
*without workplace retirement plan	\$236,000-\$246,000	\$242,000-\$252,000
Traditional IRA phase-out range (single)	\$79,000-\$89,000	\$81,000-\$91,000
Annual Gift Exclusion	\$19,000	\$19,000

Health Savings Accounts (HSA) and High Deductible Health Plans (HDHP)

	<u>2025</u>	<u>2026</u>
Individual HSA limit	\$4,300	\$4,400
Family HSA limit	\$8,550	\$8,750
Individual HSA limit age 55+	\$5,300	\$5,400
Family HSA limit age 55+	\$9,550	\$9,750
Individual HDHP minimum deductible	\$1,650	\$1,700
Family HDHP minimum deductible	\$3,300	\$3,400
Individual HDHP maximum out-of-pocket	\$8,300	\$8,500
Family HDHP maximum out-of-pocket	\$16,600	\$17,000

*If FICA wages are greater than \$150,000 during the prior year, any eligible catch-up contributions must be made to a Roth version of these accounts as an after-tax contribution, for example, if age 50+ max deferral is \$32,500 of which \$24,500 can be Pre-tax, however, the catch-up contribution of \$8,000 has to be made to a Roth 401(k). If your employer does not offer a Roth 401(k)/403(b)/457 you will lose out on this \$8,000 catch-up contribution entirely. Note, for individuals between the age of 60-63 has larger catch-up contribution ability.

Sources:

<https://www.whitecoatinvestor.com/retirement-plan-contribution-limits/>
<https://www.fidelity.com/learning-center/smart-money/hsa-contribution-limits>
<https://www.irs.gov/pub/irs-drop/rp-24-25.pdf>
<https://www.morganlewis.com/pubs/2024/10/irs-announces-increased-gift-and-estate-tax-exemption-amounts-for-2025>



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