



IRS contribution limits for 2025

You can contribute up to \$23,500 annually to your retirement account. Additional catch-up contributions are available for certain ages.

The regular IRS limit for 2025 is \$23,500. If you will be age 50 and above in 2025, you can contribute an additional \$7,500; or, if you are turning age 60, 61, 62, or 63 in 2025 you can contribute an additional \$11,250 above the regular limit.

Below are the total contribution amounts allowed to an employer-sponsored retirement account in 2025.

Age in 2025	IRS contribution limit
under 50	\$23,500
50-59	\$31,000
60-63	\$34,750
64 and above	\$31,000

Why save more?

There are tax advantages to saving within your plan, which means the impact to your take-home pay may not be as much as you think.

Your money has the potential to grow through the power of compounding interest. That growth can help offset increases in the cost of living. Saving more may bring you closer to the kind of retirement you want and deserve.

Starting or increasing your plan contributions is easy.

- Not enrolled? Visit www.TIAA.org/enroll
- To increase your contributions, complete your employer's **contribution form**.



Give your investments more potential.

Meet with a TIAA financial consultant to see if your savings are on track. Visit tiaa.org/schedulenow or scan the QR code. You can also call **800-842-2252**, 8 a.m. to 10 p.m. (ET).



Distributions from 403(b) plans before age 59½, severance from employment, death or disability may be prohibited, limited and/or subject to substantial tax penalties. Different restrictions may apply to other types of plans.

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