

IRA Historical Limits

Traditional and Roth IRAs

Limit ¹	2025	2024	2023	2022	2021
Traditional IRA - Maximum individual contribution	\$7,000	\$7,000	\$6,500	\$6,000	\$6,000
Traditional IRA - Age 50 and over "catch-up."	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Traditional IRA - Single contribution phase-out range. ²	\$79,000 to \$89,000	\$77,000 to \$87,000	\$73,000 to \$83,000	\$68,000 to \$78,000	\$66,000 to \$76,000
Traditional IRA - Married filing joint contribution phase-out range. ²	\$126,000 to \$146,000	\$123,000 to \$143,000	\$116,000 to \$136,000	\$109,000 to \$129,000	\$105,000 to \$125,000
Traditional IRA - Married filing joint contribution phase-out range, one spouse a qualified plan participant. ³	\$236,000 to \$246,000	\$230,000 to \$240,000	\$218,000 to \$228,000	\$204,000 to \$214,000	\$198,000 to \$208,000
Traditional IRA - Married filing separate contribution phase-out range. ²	\$0 to \$10,000	\$0 to \$10,000	\$0 to \$10,000	\$0 to \$10,000	\$0 to \$10,000
Roth IRA - Maximum individual contribution	\$7,000	\$7,000	\$6,500	\$6,000	\$6,000
Roth IRA - Age 50 and over "catch-up."	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Roth IRA - Single contribution phase-out range.	\$150,000 to \$165,000	\$146,000 to \$161,000	\$138,000 to \$153,000	\$129,000 to \$144,000	\$125,000 to \$140,000
Roth IRA - Married filing joint contribution phase-out range.	\$236,000 to \$246,000	\$230,000 to \$240,000	\$218,000 to \$228,000	\$204,000 to \$214,000	\$198,000 to \$208,000
Roth IRA - Married filing separate contribution phase-out range.	\$0 to \$10,000	\$0 to \$10,000	\$0 to \$10,000	\$0 to \$10,000	\$0 to \$10,000

Note: MAGI is the taxpayer's normal Adjusted Gross Income (AGI) increased by: (1) taxable Social Security benefits; (2) after applying the IRC Sec. 469 passive activity rules; (3) any IRA deduction; (4) student loan interest deduction; (5) tuition and fees deduction (repealed for years after 2020); (6) foreign housing exclusion or deduction; (7) excluded qualified U.S. savings bond interest; and (8) excluded employer-paid adoption expenses. For most taxpayers, AGI and MAGI will be the same.

¹ The various limits shown in this table reflect federal income tax law; state or local law may vary.

² The limits shown apply to a taxpayer who is a qualified plan participant.

³ The limit shown applies to the spouse who is not a qualified plan participant.

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