



Retirement Savings Accounts

Annual Contribution Limits

Account Type	2022	2021
Traditional IRAs	\$6,000	\$6,000
Catch-up contribution limit (> age 50)	\$1,000	\$1,000
Roth IRAs	\$6,000	\$6,000
Catch-up contribution limit (> age 50)	\$1,000	\$1,000
401(k)s	\$20,500	\$19,500
Catch-up contribution limit (> age 50)	\$6,500	\$6,500
SIMPLE IRAs	\$14,000	\$13,500
Catch-up contribution limit (> age 50)	\$3,000	\$3,000
SEP IRAs	\$61,000 or 25% of net earnings	\$58,000 or 25% of net earnings
403(b)s	\$20,500	\$19,500
Catch-up contribution limit (> age 50)	\$6,500	\$6,500
457(b)s	\$20,500	\$19,500
Catch-up contribution limit (> age 50)	\$6,500	\$6,500
TSPs	\$20,500	\$19,500
HSAs	Individual – \$3,650 Family – \$7,300	Individual – \$3,600 Family – \$7,200