

2025 RETIREMENT PLANNING CHEAT SHEET

RETIREMENT PLAN LIMITS		
RETIREMENT ACCOUNT TYPE	2025	FUNDING DEADLINE
Traditional IRA AND Roth IRA		04/15/26
Maximum Contribution	\$7,000	
Catch Up Contribution (Age 50+)	\$1,000	
SIMPLE IRA Plans		12/31/25
SIMPLE Contribution Limit	\$16,500	
Catch Up Contribution (Age 50+)	\$3,500	
401(k), 403(b), 457		12/31/25
Elective Deferral Limit	\$23,500	
Catch Up Contribution (Age 50+)	\$7,500	
SEP IRA		04/15/26 Plus extensions
Maximum Contribution	\$70,000	

2025 Federal Income Tax Brackets			
Rate	For Single Filers	For Married Individuals Filing Joint Returns	For Heads of Households
10%	Up to \$11,925	Up to \$23,850	Up to \$17,000
12%	\$11,925 to \$48,475	\$23,850 to \$96,950	\$17,000 to \$64,850
22%	\$48,475 to \$103,350	\$96,950 to \$206,700	\$64,850 to \$103,350
24%	\$103,350 to \$197,300	\$206,700 to \$394,600	\$103,350 to \$197,300
32%	\$197,300 to \$250,525	\$394,600 to \$501,050	\$197,300 to \$250,500
35%	\$250,525 to \$626,350	\$501,050 to \$751,600	\$250,500 to \$626,350
37%	\$626,350 or more	\$751,600 or more	\$626,350 or more

Modified Adjusted Gross Income (MAGI) phase-out ranges for traditional IRA deduction when one taxpayer is covered by a retirement plan at work	
Filing Status	2025 Limit
Single or head of household	\$79,000 - \$89,000
Married filing jointly (individual making contribution IS covered by workplace retirement plan)	\$126,000 - \$146,000
Married filing jointly (individual making contribution IS NOT covered by workplace retirement plan, but spouse is)	\$236,000 - \$246,000
MAGI phase-out ranges for Roth IRA annual contributions	
Filing Status	2025 Limit
Single or head of household	\$150,000 - \$165,000
Married filing jointly	\$236,000 - \$246,000

Age of Required Minimum Distribution (RMD)	
Birth Year	Age at which RMDs Begin
1950 or earlier	72 (70½ for those who turned 70½ prior to 2020)
1951 - 1959	73
1960 or later	75
Ages above are for distributions from your own accounts. The rules for inherited accounts vary.	

2025 Capital Gains Tax Rate Thresholds				
Capital Gains Tax Rate	Taxable Income (Single)	Taxable Income (Married Filing Separate)	Taxable Income (Head of Household)	Taxable Income (Married Filing Jointly)
0%	Up to \$48,350	Up to \$48,350	Up to \$64,750	Up to \$96,700
15%	\$48,351 to \$533,400	\$48,351 to \$300,000	\$64,751 to \$566,700	\$96,701 to \$600,050
20%	Over \$533,400	Over \$300,000	Over \$566,700	Over \$600,050

2025 Medicare Premiums			
2023 MAGI Single	2023 MAGI Joint	Part B Premium	Part D
\$106,000 or less	\$212,000 or less	\$185.00	Your plan premium
More than \$106,000 up to \$133,000	More than \$212,000 up to \$266,000	\$259.00	\$13.70 + your plan premium
More than \$133,000 up to \$167,000	More than \$266,000 up to \$334,000	\$370.00	\$35.30 + your plan premium
More than \$167,000 up to \$200,000	More than \$334,000 up to \$400,000	\$480.90	\$57.00 + your plan premium
More than \$200,000 up to \$500,000	More than \$400,000 up to \$750,000	\$591.90	\$78.60 + your plan premium
\$500,000 or more	\$750,000 or more	\$628.00	\$85.80 + your plan premium

Source: www.irs.gov

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