

IRA Contribution Limits for 2025

The traditional and Roth contribution limit is **\$7,000** per individual for 2025. In addition, individuals age 50 or older may contribute an extra “catch up” contribution of \$1,000. Note that an individual must reach age 50 by December 31 of the year the contribution is intended. As long as an individual has earned income (or is married to someone with earned income and files a joint tax return), an IRA contribution can be made.

Traditional IRA Deductibility

Traditional IRA contributions are fully deductible unless the individual is covered by an employer-sponsored retirement plan. If an individual is covered by an employer's plan, the deductibility of an IRA contribution will depend on the modified adjusted gross income (MAGI) of the IRA owner and their spouse, if married.

		Individual Returns (MAGI)	Joint Returns (MAGI)
2025	Full Deduction	<\$79,000	<\$126,000
	Partial Deduction	\$79,000 - \$89,000	\$126,000 - \$146,000
	No Deduction	>\$89,000	>\$146,000

Spouse Covered by a Plan at Work

If one spouse is covered* by an employer-sponsored plan and the other is not, the non-covered spouse may make a:

- Fully deductible contribution if the couple's MAGI is less than \$236,000.
- Partially deductible contribution if the couple's MAGI is between \$236,000 and \$246,000.
- No deduction if couple's MAGI exceeds \$246,000.

Roth IRA Contribution Eligibility

After-tax contributions may be made to Roth IRAs by individuals whose MAGI does not exceed these levels:

		Individual Returns (MAGI)	Joint Returns (MAGI)
2025	Full Contribution	<\$150,000	<\$236,000
	Partial Contribution	\$150,000 - \$165,000	\$236,000 - \$246,000
	No Contribution	>\$165,000	>\$246,000

Roth IRA contribution eligibility is not impacted by employer-sponsored plan coverage. Only MAGI is considered for Roth IRA contribution eligibility.

IRA 2025 Contribution Funding Deadline

Contributions must be made by the tax return filing deadline, April 15, 2026 (not including extensions).

*To be considered “covered” by an employer plan, the employee has to actively participate in the plan.

Stifel does not provide tax advice. You should consult with your professional tax advisor regarding your particular situation.

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