

Annual Contribution Limits

The annual IRS [contribution limits](#) are increased periodically due to inflation, but they are not increased every year. Keep in mind that in some 457 plans and the TSP plan, there are a few circumstances when you can contribute above the annual limits. In addition, the maximum contribution to a Roth IRA and the maximum deductible contribution to a traditional IRA may be reduced depending upon your income.

Product	Maximum Annual Contribution Limit
Traditional IRA & Roth IRA	\$5,500, plus \$1,000 catch-up if 50 or older
Traditional 401(k) & 403(b)	\$18,000, plus \$6,000 catch-up
Roth 401(k) & 403(b)	\$18,000, plus \$6,000 catch-up if 50 or older
457	\$18,000, plus \$6,000 catch-up if 50 or older, plus additional catch-up when approaching retirement
Thrift Savings Plan	\$18,000, plus \$6,000 catch-up if 50 or older