

2022 Thrift Savings Plan Contribution Limits



The 2022 IRS annual elective deferral limit for **regular TSP contributions** is **\$20,500**.

- To contribute the 2022 *maximum* annual amount for regular TSP, you should contribute \$789 (\$20,500 divided by 26 pay periods) each pay period. You should enter your election of \$789 into your appropriate human resources system during Dec 5 – 18, 2021, and your election should be effective on Dec 19, 2021, the first pay period for 2022.

The 2022 IRS annual limit for **Catch-up contributions** is **\$6,500**. This amount is in addition to the regular TSP limit of \$20,500.

- Under “spillover” method, you no longer enter a separate TSP Catch-up election. Instead, you enter only one TSP election amount into your appropriate human resources system for 2022.
- To contribute the 2022 *maximum* annual amount for both regular TSP and TSP Catch-up for a combined total of \$27,000, you should enter one election amount of \$1,039 (\$27,000 divided by 26 pay periods) into your appropriate human resources system during Dec 5 – 18, 2021, and your election should be effective on Dec 19, 2021, the first pay period for 2022.

If your election is entered after Dec 18, 2021, you would need to adjust your election amount in order to reach the maximum annual contribution limit. Use the [Elective Deferral Calculator](https://www.tsp.gov/calculators/how-much-can-i-contribute/#top) (https://www.tsp.gov/calculators/how-much-can-i-contribute/#top) on the [TSP website](http://www.tsp.gov) (www.tsp.gov).

Questions?

Contact: dodhra.mc-alex.dcpas.mbx.benefits-contacts@mail.mil