

GIVE YOURSELF SOME CREDIT



Save for retirement and potentially lower your taxes.

Did you know that saving for retirement could provide a financial boost at tax time? The Saver's Credit allows single filers to receive up to \$1,000 when they contribute \$2,000 or more to their retirement account. Married couples filing jointly can receive up to \$2,000 back on their first \$4,000 in contributions. The exact amount depends on your adjusted gross income (AGI), tax filing status, and how much you contribute to your retirement account.

HERE'S WHAT IT COULD MEAN BASED ON YOUR AGI IN 2025:

MARRIED FILING JOINTLY (\$4,000 or more contribution)	HEAD OF HOUSEHOLD (\$2,000 or more contribution)	SINGLE AND OTHERS* (\$2,000 or more contribution)	SAVER'S CREDIT
AGI up to \$47,500	AGI up to \$35,625	AGI up to \$23,750	50% of your contribution
\$47,501 - \$51,000	\$35,626 - \$38,250	\$23,751 - \$25,500	20% of your contribution
\$51,001 - \$79,000	\$38,251 - \$59,250	\$25,501 - \$39,500	10% of your contribution
More than \$79,000	More than \$59,250	More than \$39,500	0% of your contribution

*Married filing separately or qualifying widow(er)

<https://www.irs.gov/retirement-plans/plan-participant-employee/retirement-savings-contributions-savers-credit>

For example, Jill is married and earned \$45,000 in 2025. Jill's spouse was unemployed in 2025 and didn't have any earnings. Jill contributed \$1,500 to her employer-sponsored 401(k) plan, plus \$500 to her IRA in 2025. After deducting her contributions, the AGI shown on her joint return is \$43,000. Jill may claim a 50% credit of \$1,000 ($\$1,500 + \$500 = \$2,000 \times 50\%$) for her \$2,000 in contributions on her 2025 tax return.

**When it comes to preparing for retirement, there's no time like the present.
Start earning your credit today.**

- **Learn more.** Visit irs.gov or contact your company's human resources department.
- **Get started.** Enroll in your plan at transamerica.com/portal, or call **800-755-5801**.
- **Already enrolled?** Consider increasing your contribution to make the most of your credit.

Explore more from Transamerica.



Contact: 800-755-5801



Visit: transamerica.com/portal

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The role of the retirement planning consultant is to assist you with your retirement plan. There are no additional charges for meeting with your retirement planning consultant, who is a registered representative with Transamerica Investors Securities, LLC, member FINRA, 440 Mamaroneck Avenue, Harrison, NY 10528. Investment advisory services are offered through Transamerica Retirement Advisors, LLC (TRA), registered investment advisor. All Transamerica companies identified are affiliated but are not affiliated with your employer.