



Annual Plan Limits Chart

2025 Retirement Plan Limits Table

Contributions and Benefits Limits	2025	2024	2023
Defined Benefit/Cash Balance Plan Annuity	\$280,000	\$275,000	\$265,000
Defined Contribution Plans	\$70,000	\$69,000	\$66,000
401(k), 403(b) and 457 Plan Elective deferrals	\$23,500	\$23,000	\$22,500
Simple Plan Elective Deferrals	\$16,500	\$16,000	\$15,500
IRA (Traditional or Roth)	\$7,000	\$7,000	\$6,500
Catch-Up Contributions (Age 50 and older)			
401(k), 403(b) and Governmental 457(b) Plans	\$7,500	\$7,500	\$7,500
401(k), 403(b) and 457 (b) increased Catch-up (ages 60-63)	\$11,250	n/a	n/a
Simple Plans	\$3,500	\$3,500	\$3,500
Simple Plans increased catch-up (ages 60-63)	\$5,250	n/a	n/a
Additional Limit changes			
Maximum Considered Compensation	\$350,000	\$345,000	\$330,000
Definition of Key Employee	\$230,000	\$220,000	\$215,000
Social Security Taxable wage base	\$176,100	\$168,600	\$160,200
Definition of Highly compensated employee	\$160,000	\$155,000	\$150,000
SEP IRA Minimum Compensation	\$750	\$750	\$750