

Qualified Plan Limits

	2025	2024	2023	2022	2021
Annual Addition Limit (total of all contributions)					
Defined Contribution (401(k), Profit Sharing, SEP)	\$70,000	\$69,000	\$66,000	\$61,000	\$58,000
Annual Maximum Plan Benefit					
Defined Benefit (Pension, Cash Balance)	\$280,000	\$275,000	\$265,000	\$245,000	\$230,000
Compensation					
Annual Compensation Cap	\$350,000	\$345,000	\$330,000	\$305,000	\$290,000
Dollar Threshold for Highly Compensated Employee	\$160,000	\$155,000	\$150,000	\$135,000	\$130,000
Social Security Taxable Wage Base	\$176,100	\$168,600	\$160,200	\$147,000	\$142,800
Deferral Contribution Limits					
401(k) Total Pre-tax and Roth Deferral Limit	\$23,500	\$23,000	\$22,500	\$20,500	\$19,500
401(k) Catch-up Contribution (age 50 and older)*	\$7,500	\$7,500	\$7,500	\$6,500	\$6,500
403(b) Deferral Limit	\$23,500	\$23,000	\$22,500	\$20,500	\$19,500
403(b) Catch-up Contribution (age 50 and older)*	\$7,500	\$7,500	\$7,500	\$6,500	\$6,500
457 Deferral Limit	\$23,500	\$23,000	\$22,500	\$20,500	\$19,500
457 Catch-up Contribution (age 50 and older)	\$7,500	\$7,500	\$7,500	\$6,500	\$6,500
SIMPLE Deferral Limit	\$16,500	\$16,000	\$15,500	\$14,000	\$13,500
SIMPLE Catch-up Contribution (age 50 and older)**	\$3,500	\$3,500	\$3,500	\$3,000	\$3,000
IRA Contribution	\$7,000	\$7,000	\$6,500	\$6,000	\$6,000
IRA Catch-up Contribution	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
*Individuals who attain age 60, 61, 62, or 63 in 2025 may contribute a higher Catch-Up of up to \$11,250.					
**Individuals in a SIMPLE who attain age 60, 61, 62, or 63 in 2025 may contribute a higher Catch-Up of up to \$5,250.					