

# 2025

## Contribution Limits

### for Retirement Plans

	2025	2024
Maximum Contributions (401k/403b/457)	\$23,500	\$23,000
Maximum Catch-Up – Age 50+ (401k/403b/457)	\$7,500	\$7,500
Super Catch-Up – Age 60-63	\$11,250	n/a
Defined Contribution Limit	\$70,000	\$69,000
Compensation	\$350,000	\$345,000
Taxable Wage Base	\$176,100	\$168,600
Highly Compensated Employee (HCE)	\$160,000	\$155,000
Key Employee/Officer	\$230,000	\$220,000
Defined Benefit Limit	\$280,000	\$275,000
SIMPLE	\$16,500	\$16,000
SIMPLE Catch-Up – Age 50+	\$3,500	\$3,500
IRA Contribution Limit	\$7,000	\$7,000
IRA Catch-Up – Age 50+	\$1,000	\$1,000

This information is provided as a courtesy and is not designed to be all encompassing.

This information has been developed as a general guide to educate plan sponsors and is not intended as authoritative guidance or tax/legal advice. Each plan has unique requirements and you should consult your attorney or tax advisor for guidance regarding your specific situation.

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