

2025 CONTRIBUTION LIMITS

Retirement Plans

	2025	2024	2023
Max Elective Deferrals: 401(k)/403(b)/457	\$23.5K	\$23K	\$22.5K
Max Catch-up	\$7.5K	\$7.5K	\$7.5K
Max Defined Contribution	\$70K	\$69K	\$66K
Max Annual Compensation	\$350K	\$345K	\$330K

IRA: Individual Retirement Accounts

Max Contributions	\$7K	\$7K	\$6.5K
Max Catch-up	\$1K	\$1K	\$1K

SEP: Simplified Employee Pension Plan

Minimum Compensation	\$750	\$750	\$750
Max Compensation	\$350K	\$345K	\$330K

SIMPLE IRA Plans

Max Contributions	\$16.5K	\$16K	\$15.5K
Max Catch-up	\$3.5K	\$3.5K	\$3.5K

Other

Highly Compensated Threshold	\$160K	\$155K	\$150K
Defined Benefit Limits	\$280K	\$275K	\$265K
Key Employee Threshold	\$230K	\$220K	\$215K
Social Security Taxable Wage Base	\$176.1K	\$168.6K	\$160.2K
Health Savings Account – Individual Limit	\$4.3K	\$4.15K	\$3.85K
Health Savings Account – Family Limit	\$8.55K	\$8.3K	\$7.75K



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