

2025 PLAN LIMITS



The federal government has updated the dollar limits applicable to qualified retirement plans. Listed below is a comparison of the dollar limits for 2025 and 2024.

Limitation	2025	2024
Maximum annual elective deferrals under 401(k), 403(b) and governmental 457(b) plans for employees under age 50 These limits also apply to Roth deferrals	\$ 23,500	\$ 23,000
"Catch-Up" contribution amount in 401(k), 403(b) and governmental 457(b) Plans for employees who turn age 50 by last day of calendar year These limits also apply to Roth deferrals	\$ 7,500 ¹	\$ 7,500
Maximum annual elective deferrals for employees who turn age 50 by last day of calendar year	\$ 31,000 ²	\$ 30,500
Maximum annual addition through a defined contribution plan for employees under age 50	\$ 70,000	\$ 69,000
Maximum annual addition through a profit sharing plan that has a 401(k) or 403(b) feature for employees age 50 or over	\$ 77,500 ³	\$ 76,500
Income limit used in determining highly compensated employees "HCE" in 2024 will include an employee paid more than \$150,000 in 2023 "HCE" in 2025 will include an employee paid more than \$155,000 in 2024	\$ 160,000	\$ 155,000
Social Security Wage Base	\$ 176,100	\$ 168,600
Annual Compensation Limit Applies to plan years beginning in the years cited.	\$ 350,000	\$ 345,000

¹ Special "Catch-Up" contribution for employees aged 60-63 is \$11,250 for 2025

² Maximum annual elective deferrals for employees aged 60-63 is \$34,750 for 2025

³ Maximum annual addition for employees aged 60-63 is \$81,250 for 2025