

2025 IRS Limits

DESCRIPTION	2025	2024
401(k) Elective Deferral Limit (Pre-Tax and/or Roth)	\$23,500	\$23,000
401(k) Catch-up Deferral Limit - (50 or older) (Pre-Tax and/or Roth)	\$7,500	\$7,500
401(k) Catch-up Deferral Limit - (ages 60, 61, 62, or 63) (Pre-Tax and/or Roth)	\$11,250	\$7,500
401(k) Maximum Annual Contribution (Elective Deferrals and Employer Contributions)	\$70,000	\$69,000
Defined Benefit Plan Maximum Annual Contribution (Employer Contributions)	\$280,000	\$275,000
Annual Compensation Limit	\$350,000	\$345,000
HCE Determination - Compensation Threshold	\$160,000	\$155,000
Key Employee - Compensation Threshold	\$230,000	\$220,000
Social Security Taxable Wage Base	\$176,100	\$168,600