

# 2025 IRS Limits

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