

Limits

Limits Summary	2025	2024	2023
Annual Compensation	\$350,000	\$345,000	\$330,000
401(k) Deferrals	\$23,500	\$23,000	\$22,500
Company Money	\$46,500	\$46,000	\$43,500
Annual Contribution (415)	\$70,000	\$69,000	\$66,000
Catchup (50+)	\$7,500	\$7,500	\$7,500
Increased Catchup for Participants Aged 60-63	\$11,250	N/A	N/A
Annual Contribution Catchup (50+)	\$77,500	\$76,500	\$73,500

Contribution and Benefit Limits	2025	2024	2023
Elective Deferral Limit	\$23,500	\$23,000	\$22,500
Catch-Up Contributions	\$7,500	\$7,500	\$7,500
Annual Contribution Limit	\$70,000	\$69,000	\$66,000
Annual Contribution Limit including Catch-Up Contributions	\$77,500	\$76,500	\$73,500
Annual Benefit Limit	\$280,000	\$275,000	\$265,000

Compensation Limits	2025	2024	2023
Maximum Plan Compensation	\$350,000	\$345,000	\$330,000
Income Subject to Social Security (SSTWB)	\$176,100	\$168,600	\$160,200
Key EE Compensation Threshold	\$230,000	\$220,000	\$215,000
Highly Compensated EE Threshold	\$160,000	\$155,000	\$150,000
Officer Key	\$230,000	\$220,000	\$215,000

IRA Limits	2025	2024	2023
SIMPLE Plan Elective Deferrals	\$16,500	\$16,000	\$15,500
SIMPLE Catch-Up Contributions	\$3,500	\$3,500	\$3,500
Individual Retirement Account (IRA)	\$7,000	\$7,000	\$6,500
IRA Catch-Up Contribution	\$1,000	\$1,000	\$1,000