

2025 Retirement Plan Contribution Limits

INTERNAL REVENUE CODE SECTION	2025	2024
401(K), 403(B), PROFIT-SHARING PLANS, ETC.		
Annual Compensation - 401(a)(17)/404(l)	\$350,000	\$345,000
Elective Deferrals - 402(g)(1)	\$23,500	\$23,000
Catch-up Contributions - 414(v)(2)(B)(i)	\$7,500 <i>(age 50-59 or 64+)</i> \$11,250 <i>(age 60-63)</i>	\$7,500
Defined Contribution Limits - 415(c)(1)(A)	\$70,000	\$69,000
OTHER		
HCE Threshold - 414(q)(1)(B)	\$160,000	\$155,000
Defined Benefit Limits - 415(b)(1)(A)	\$280,000	\$275,000
Key Employee - 416(i)(1)(A)(i)	\$230,000	\$220,000
457 Elective Deferrals - 457(e)(15)	\$23,500	\$23,000
Social Security - Taxable Wage Base	\$176,100	\$168,600
IRAs		
IRA Contribution Limit - 219(b)(5)(A)	\$7,000	\$7,000
IRA Catch-Up Contributions - 219(b)(5)(B)	\$1,000	\$1,000
IRA AGI DEDUCTION PHASE-OUT STARTING AT:		
Joint Return (and Qualifying Widower)	\$126,000	\$123,000
Single or Head of Household	\$79,000	\$77,000
SIMPLIFIED EMPLOYEE PENSION		
SEP Minimum Compensation - 408(k)(2)(C)	\$750	\$750
SEP Maximum Compensation - 408(k)(3)(C)	\$350,000	\$345,000
SAVINGS INCENTIVE MATCH PLAN FOR EMPLOYEES		
SIMPLE Maximum Contributions - 408(p)(2)(E)	\$16,500	\$16,000
Catch-up Contributions - 414(v)(2)(B)(ii)	\$3,500	\$3,500