

# 2025 Retirement Plan Contribution Limits

INTERNAL REVENUE CODE SECTION	2025	2024	2023
<b>401(K), 403(B), PROFIT-SHARING PLANS, ETC.</b>			
Annual Compensation - 401(a)(17)/404(l)	\$350,000	\$345,000	\$330,000
Elective Deferrals - 402(g)(1)	\$23,500	\$23,000	\$22,500
Catch-up Contributions - 414(v)(2)(B)(i)	\$7,500 (age 50-59 or 64+) \$11,250 (age 60-63)	\$7,500	\$7,500
Defined Contribution Limits - 415(c)(1)(A)	\$70,000	\$69,000	\$66,000
<b>OTHER</b>			
HCE Threshold - 414(q)(1)(B)	\$160,000	\$155,000	\$150,000
Defined Benefit Limits - 415(b)(1)(A)	\$280,000	\$275,000	\$265,000
Key Employee - 416(i)(1)(A)(i)	\$230,000	\$220,000	\$215,000
457 Elective Deferrals - 457(e)(15)	\$23,500	\$23,000	\$22,500
Social Security - Taxable Wage Base	\$176,100	\$168,600	\$160,200
<b>IRAs</b>			
IRA Contribution Limit - 219(b)(5)(A)	\$7,000	\$7,000	\$6,500
IRA Catch-Up Contributions - 219(b)(5)(B)	\$1,000	\$1,000	\$1,000
<b>IRA AGI DEDUCTION PHASE-OUT STARTING AT:</b>			
Joint Return (and Qualifying Widower)	\$126,000	\$123,000	\$116,000
Single or Head of Household	\$79,000	\$77,000	\$73,000
<b>SIMPLIFIED EMPLOYEE PENSION</b>			
SEP Minimum Compensation - 408(k)(2)(C)	\$750	\$750	\$750
SEP Maximum Compensation - 408(k)(3)(C)	\$350,000	\$345,000	\$330,000
<b>SAVINGS INCENTIVE MATCH PLAN FOR EMPLOYEES</b>			
SIMPLE Maximum Contributions - 408(p)(2)(E)	\$16,500	\$16,000	\$15,500
Catch-up Contributions - 414(v)(2)(B)(ii)	\$3,500	\$3,500	\$3,500

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