

Retirement Plan Contribution Limits 2025

The IRS announced cost of living adjustments that will impact the 2025 tax year. Contribution limits for pension plans and other retirement related items are affected. We encourage you to review the updated figures below.

Item	IRC Reference	2025	2024
401(k) and 403(b) Employee Deferral Limit ¹	402(g)(1)	\$23,500	\$23,000
457 Employee Deferral Limit	457(e)(15)	\$23,500	\$23,000
Catch-up Contribution ²	414(v)(2)(B)(i)	\$7,500	\$7,500
Super Catch-up Contribution ³	414(v)(2)(E)(i)	\$11,250	\$7,500
Defined Contribution Dollar Limit	415(c)(1)(A)	\$70,000	\$69,000
Defined Benefit Dollar Limit	415(b)(1)(A)	\$280,000	\$275,000
Compensation Limit ⁴	401(a)(17); 404(l)	\$350,000	\$345,000
Highly Compensated Employee Income Limit ⁵	414(q)(1)(B)	\$160,000	\$155,000
Key Employee/Officer	416(i)(1)(A)(i)	\$230,000	\$220,000
Social Security Taxable Wage Base		\$176,100	\$168,600

¹Employee deferrals to all 401(k) and 403(b) plans must be aggregated for purposes of this limit. A lower limit applies to SIMPLE Plans.

²Available to employees age 50 or older during the calendar year. A lower limit applies to SIMPLE Plans.

³Available to employees who attain age 60, 61, 62, or 63 during the plan year. A lower limit applies to SIMPLE Plans.

⁴All compensation from a single employer (including all members of a controlled group) must be aggregated for purposes of this limit.

⁵For the 2025 Plan year, an employee who earns more than \$155,000 in 2024 is an HCE.



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