



2025 PLAN LIMITS

Compensation And Contribution Limits For Qualified Retirement Plans

	2025	2024	2023
CONTRIBUTION AND BENEFIT LIMITS			
Elective Deferral Limit	\$23,500	\$23,000	\$22,500
Catch-Up Contributions	\$7,500	\$7,500	\$7,500
Higher Catch-Up Contributions for Ages 60-63	\$11,250	--	--
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			
Maximum Plan Compensation	\$350,000	\$345,000	\$330,000
Income Subject to Social Security	\$176,100	\$168,600	\$160,200
Key Employee Compensation Threshold	\$230,000	\$220,000	\$215,000
Highly Compensated Employee Threshold	\$160,000	\$155,000	\$150,000
IRA LIMITS			
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