



## 2025 PLAN LIMITS

# Compensation And Contribution Limits For Qualified Retirement Plans

	2025	2024	2023
<b>CONTRIBUTION AND BENEFIT LIMITS</b>			
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
<b>COMPENSATION LIMITS</b>			
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
<b>IRA LIMITS</b>			
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