



2025 PLAN LIMITATIONS TABLE

Limitation	Code Section	2025	2024	2023
Compensation	401(a)(17)	350,000	345,000	330,000
HCE Compensation	414(q)	160,000	155,000	150,000
Key/Officer	416	230,000	220,000	215,000
Social Security Taxable Wage Base		176,100	168,600	160,200
401(k) / 457 / 403(b) Deferrals	401(k) / 457 / 403(b)	23,500	23,000	22,500
Catch-Up Deferrals	414(v)	7,500	7,500	7,500
Catch-Up Deferrals (Age 60-63)		11,250	n/a	n/a
Annual Additions	415(c)	70,000	69,000	66,000
Defined Benefit Annual Benefit Limit	415(b)	280,000	275,000	265,000
SIMPLE Deferrals	408(p)	16,500	16,000	15,500
SIMPLE Catch-up	408(p)	3,500	3,500	3,500

Limitation Descriptions:

Compensation - Maximum amount of compensation that may be used for retirement plan calculations (contributions, testing, etc.)

HCE (Highly Compensated Employee) Compensation - Amount of compensation earned in the look-back year to deem an individual highly compensated in the next plan year

Key / Officer - Amount of compensation earned by an officer to deem an individual a Key employee for top heavy purposes

SSTWB (Social Security Taxable Wage Base) - Maximum earned gross income on which the full Social Security tax is imposed

401(k) / 457 / 403(b) Deferrals - Maximum amount an individual may defer to a 401(k), 457, or 403(b) plan for the calendar year

Catch-Up Deferrals - Maximum amount an individual (50 or older) may defer over the normal deferral limits

Annual Additions - Maximum amount allocated to an individual in a retirement plan (including employee deferrals, employer contributions, and forfeiture reallocations)

Annual Benefit - Maximum amount an individual can receive in a defined benefit plan calculated as an annual benefit at retirement

SIMPLE Deferrals - Maximum amount an individual may defer to a SIMPLE 401(k) plan or IRA

SIMPLE Catch-Up - Maximum amount an individual (50 or older) may defer over the normal SIMPLE deferral limit