

## **2025 Contribution Limits**

for Retirement Plans



|  | 2025      | 2024      |
|--|-----------|-----------|
| Maximum Contributions (401k/403b/457)      | \$23,500  | \$23,000  |
| Maximum Catch-Up – Age 50+ (401k/403b/457) | \$7,500   | \$7,500   |
| Super Catch-Up – Age 60-63                 | \$11,250  | n/a       |
| Defined Contribution Limit                 | \$70,000  | \$69,000  |
| IRA Contribution Limit                     | \$7,000   | \$7,000   |
| IRA Catch-Up – Age 50+                     | \$1,000   | \$1,000   |
| Compensation                               | \$350,000 | \$345,000 |
| Taxable Wage Base                          | \$176,100 | \$168,600 |
| Highly Compensated Employee (HCE)          | \$160,000 | \$155,000 |
| Key Employee/Officer                       | \$230,000 | \$220,000 |
| SIMPLE                                     | \$16,500  | \$16,000  |
| SIMPLE Catch-Up – Age 50+                  | \$3,500   | \$3,500   |
| Health Savings Account (HSA) – Individual  | \$4,300   | \$4,150   |
| Health Savings Account (HSA) – Family      | \$8,550   | \$8,300   |
| HSA Catch-Up – Age 55+                     | \$1,000   | \$1,000   |



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