

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
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
Defined Benefit Limit	\$280,000	\$275,000
SIMPLE	\$16,500	\$16,000
SIMPLE Catch-Up – Age 50+	\$3,500	\$3,500
IRA Contribution Limit	\$7,000	\$7,000
IRA Catch-Up – Age 50+	\$1,000	\$1,000

This information is provided as a courtesy and is not designed to be all encompassing.

The Internal Revenue Service announced the annual contribution limits for qualified defined contribution plans and individual retirement accounts for the 2025 tax year, contained in Notice 2024-80, released Nov. 1.

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