



RETIREMENT PLAN CONTRIBUTION LIMITS 2024-2025

	2025	2024	Change
Plan Limits:			
401(k) Elective Deferral Limit	\$23,500	\$23,000	\$500
401(k) / 403(b) Catch-Up Contribution Limit	\$7,500	\$7,500	n/a
Annual Defined Contribution Limit	\$70,000	\$69,000	\$1,000
Annual Compensation Limit	\$350,000	\$345,000	\$5,000
Annual Defined Benefit Limit	\$280,000	\$275,000	\$5,000
Highly Compensated Employee Dollar Limit	\$160,000	\$155,000	\$5,000
Key Employee Dollar Limit	\$230,000	\$220,000	\$10,000
Related Limits:			
403(b) / 457 Elective Deferral Limit	\$23,500	\$23,000	\$500
SIMPLE Employee Deferral Limit	\$16,500	\$16,000	\$500
SIMPLE Catch-Up Deferral Limit	\$3,500	\$3,500	n/a
SEP Annual Compensation Limit	\$350,000	\$345,000	\$5,000
Social Security Taxable Wage Base	\$176,100	\$168,600	\$7,500
Self-only HSA Contribution Limit	\$4,300	\$4,150	\$150
Family HSA Contribution Limit	\$8,550	\$8,300	\$150
HSA Catch-Up Contribution Limit	\$1,000	\$1,000	n/a
IRA / Roth Contribution Limit	\$7,000	\$7,000	n/a
IRA / Roth Catch-Up Contribution Limit	\$1,000	\$1,000	n/a

Details on these and other retirement-related cost-of-living adjustments for 2025 can be found at <https://www.ssa.gov/cola/>

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