



# ANNUAL RETIREMENT PLAN CONTRIBUTION LIMITS FOR 2025

Plan Limits	2025	2024
401(k) Elective Deferral Limit	\$23,500	\$23,000
401(k)/403(b) Catch-Up Contribution Limit	*\$7,500	\$7,500
Annual Defined Contribution Limit	\$70,000	\$69,000
Annual Compensation Limit	\$350,000	\$345,000
Annual Defined Benefit Limit	\$280,000	\$275,000
Highly Compensated Employee Dollar Limit	\$160,000	\$155,000
Key Employee Dollar Limit	\$230,000	\$220,000
<b>Related Limits</b>		
403(b)/457 Elective Deferral Limit	\$23,500	\$23,000
SIMPLE Employee Deferral Limit	\$16,500	\$16,000
SIMPLE Catch-Up Deferral Limit	\$3,500	\$3,500
SEP Minimum Compensation Limit	\$750	\$750
SEP Annual Compensation Limit	\$350,000	\$345,000
Social Security Taxable Wage Base	\$176,100	\$168,600
Self-only HSA Contribution Limit	\$4,300	\$4,150
Family HSA Contribution Limit	\$8,550	\$8,300
HSA Catch-Up Contribution Limit	\$1,000	\$1,000
IRA Contribution Limit	\$7,000	\$7,000
IRA Catch-Up Contribution Limit	\$1,000	\$1,000

\*Under a change made in SECURE 2.0, a higher catch-up contribution limit of \$11,250 applies to employees aged 60-63 for 2025.

Details on these and other retirement-related cost-of-living adjustments for 2025 are in [Notice 2024-80](#), available on IRS.gov.

