



Plan Limit Description	2025	2024	2023	2022	2021	2020
<b>Annual Employer Deduction Limit</b> Applies to profit sharing and 401(k) plans	25% of eligible comp	25% of eligible comp	25% of eligible comp	25% of eligible comp	25% of eligible comp	25% of eligible comp
<b>Salary Deferral Contribution Limit</b> Applies to each participant and is measured over the participant's tax year (the calendar year)	\$23,500	\$23,000	\$22,500	\$20,500	\$19,500	\$19,500
<b>Salary Deferral Catch-up Contributions</b> Individuals aged 50 & older are permitted to make additional contributions (above the annual limits)	\$7,500	\$7,500	\$7,500	\$6,500	\$6,500	\$6,500
<b>Salary Deferral Catch-up Contributions (Special)</b> Individuals aged 60 to 63 are permitted to make additional contributions (above the annual limits)	\$11,250					
<b>Defined Contribution Annual Addition Limit</b> The maximum annual contributions and forfeitures credited to a participant under all 401(k), profit sharing, SEP and other defined contribution plans	\$70,000	\$69,000	\$66,000	\$61,000	\$58,000	\$57,000
<b>Maximum Annual Compensation Limit</b> The maximum salary amount that can be used to allocate or calculate a participant's plan contributions or benefits	\$350,000	\$345,000	\$330,000	\$305,000	\$290,000	\$285,000
<b>Minimum Salary for Highly Compensated Employee (HCE) Determination</b>						
5% owner	No minimum	No minimum	No minimum	No minimum	No minimum	No minimum
Other employees	\$160,000	\$155,000	\$150,000	\$135,000	\$130,000	\$130,000
<b>Minimum Salary for Key Employee in Top Heavy Determination</b>						
5% owner	No limit	No limit	No limit	No limit	No limit	No limit
Officer Compensation	\$230,000	\$220,000	\$215,000	\$200,000	\$185,000	\$185,000
<b>Social Security Taxable Wage Base</b> Used in most plans where contribution allocations are integrated with Social Security	\$176,100	\$168,600	\$160,200	\$147,000	\$142,800	\$137,700

<b>Non-401(k) Related Limits</b>						
SIMPLE Employee Deferrals	\$16,500	\$16,000	\$15,500	\$13,500	\$13,000	\$12,500
SIMPLE Catch-up Deferral	\$3,500	\$3,500	\$3,500	\$3,000	\$3,000	\$3,000
SEP Minimum Compensation	\$750	\$750	\$750	\$650	\$600	\$600
IRA Contribution Limit	\$7,000	\$7,000	\$6,500	\$6,000	\$6,000	\$5,500
IRA Catch-up Contributions	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000