

## 2025 Retirement Plan Limits

Maximum Defined Benefit Plan Benefit (IRC §415(b)) (applies to limitation years ending in indicated year)	\$280,000
Maximum Defined Contribution Annual Addition (IRC §415(c)) (applies to limitation years ending in indicated year)	\$70,000
Salary Deferral Limit (IRC §402(g))	\$23,500
Catch-up Limit for 401(k), 403(b), 457 plans (applies to calendar year)	\$7,500
HCE Compensation (applies to lookback years in indicated year)	\$160,000
Maximum Compensation for Retirement Plan Purposes (IRC §401(a)(17)) (applies to plan years beginning in indicated year)	\$350,000
Key Employee: Officer	\$230,000
Key Employee: 1% Owner	\$150,000
Social Security Taxable Wage Base for OASDI Contributions	\$176,100
457(b) Contribution Limit	\$23,500
SIMPLE Salary Deferral Limit	\$16,500
SIMPLE Catch-up Limit	\$3,500
IRA/ROTH IRA Contribution Limit	\$7,000
SEP Threshold	\$7,500

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