

2025 Plan Limitations

401(k)/403(b)/457* Salary Deferrals:

For participants under age 50 by 12/31/2025	\$23,500
For participants age 50-59 by 12/31/2025*	\$31,000
For participants age 60-63 by 12/31/2025*	\$34,750
For participants 64 or older by 12/31/2025*	\$31,000

Maximum Annual Defined Contribution Plan Limit:**

For participants under age 50 by 12/31/2025	\$70,000
For participants age 50-59 by 12/31/2025	\$77,500
For participants age 60-63 by 12/31/2025	\$81,250
For participants 64 or older by 12/31/2025	\$77,500

Compensation Limit: \$350,000

Highly Compensated Employee Threshold: \$160,000

Key Employee Officer Compensation: \$230,000

Social Security Wage Base: \$176,100

* Only Governmental 457(b)'s allow for age 50 catch up. The over age 50 catch up is not available to 457(b) plans of tax-exempt organizations.

** Does not apply to any 457 plan.