

# 2025 Retirement Plan Limits

CODE SECTION	EXPLANATION	2025	2024	2023	2022
402(g)(1) Elective Deferrals	Maximum amount employees can contribute to a 401(k) or 403(b) plan	<b>\$23,500</b>	\$23,000	\$22,500	\$20,500
457(b)(2) and 457(c)(1) Limits	Maximum amount an employee and/or employer can contribute to a 457 plan	<b>\$23,500</b>	\$23,000	\$22,500	\$20,500
414(v)(2)(B)(i) Catchup Contributions	Additional amount those over age 50 can contribute to a 401(k), 403(b) plan or governmental 457(b) plan	<b>\$7,500</b>	\$7,500	\$7,500	\$6,500
414(v)(2)(E)(i) Catchup Contributions	Additional amount for those ages 60, 61, 62, and 63 can contribute to a 401(k), 403(b) plan or governmental 457(b) plan. (Amount includes over age 50 catchup.)	<b>\$11,250</b>	N/A	N/A	N/A
415(c)(1)(A) Defined Contribution Limits	Annual limit on all contributions (employee and employer) for 401(k) and 403(b) plans	<b>\$70,000</b>	\$69,000	\$66,000	\$61,000
414(q)(1)(B) Highly Compensated Employee Threshold	Compensation amount used to determine highly compensated employees (lookback year)	<b>\$160,000</b>	\$155,000	\$150,000	\$135,000
Annual Compensation Limit	Maximum compensation for qualified plan purposes	<b>\$350,000</b>	\$345,000	\$330,000	\$305,000
Taxable Wage Base	Social Security wage base	<b>\$176,100</b>	\$168,600	\$160,200	\$147,000

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