

2025 ANNUAL CONTRIBUTION LIMITS

Plan Limits

Type of Limitation	2025	2024	2023	2022
Elective Deferral Limit (401(k) and 403(b) Plans; Not Including Catch-Up Contributions)	\$23,500	\$23,000	\$22,500	\$20,500
Catch-Up Contribution Limit (401(k) and 403(b) Plans)	\$7,500	\$7,500	\$7,500	\$6,500
Elective Deferral Limit (SIMPLE Plans)	\$16,500	\$16,000	\$15,500	\$14,000
Catch-Up Contribution Limit (SIMPLE Plans)	\$3,500	\$3,500	\$3,500	\$3,000
Cash Balance/Defined Benefit Annual Limit	\$280,000	\$275,000	\$265,000	\$245,000
Defined Contribution Plan Limit	\$70,000	\$69,000	\$66,000	\$61,000
Annual Compensation Limit	\$350,000	\$345,000	\$330,000	\$305,000
Key Employee Threshold	\$230,000	\$220,000	\$215,000	\$200,000
Highly Compensated Employee Threshold	\$160,000	\$155,000	\$150,000	\$135,000
Income Subject to Social Security Tax	\$176,100	\$168,600	\$160,200	\$147,000

While the 2025 annual contribution and benefit limits have not changed significantly from last year here are a few of the highlights:

- The annual 401(k) and 403(b) limit has increased to \$23,500
- The Elective Deferral limit (SIMPLE Plans) has increased to \$16,500
- The Cash Balance/Defined Benefit limit has increased to \$280,000
- The Defined Contribution Plan Limit increased to \$70,000
- The annual Compensation limit increased to \$350,000
- The Key Employee threshold increased \$230,000
- The HCE threshold increased to \$160,000
- The Income Subject to Social Security Tax increased to \$176,100

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