

2025 MAXIMUM CONTRIBUTIONS FOR CASH BALANCE PLANS

Considered Earnings

Age	\$350,000	\$200,000	\$150,000	\$100,000
36	98,497	98,497	98,497	98,497
37	103,495	103,495	103,495	103,495
38	108,747	108,747	108,747	108,747
39	114,270	114,270	114,270	114,270
40	120,074	120,074	120,074	120,074
41	126,176	126,176	126,176	126,176
42	132,589	132,589	132,589	132,589
43	139,333	139,333	139,333	139,333
44	146,424	146,424	146,424	146,424
45	153,847	153,847	153,847	153,847
46	161,709	161,709	161,709	159,742
47	169,942	169,942	169,942	158,342
48	178,607	178,607	178,607	156,875
49	187,709	187,709	187,709	155,325
50	197,286	197,286	197,286	153,708
51	207,339	207,339	207,339	152,000
52	217,931	217,931	217,931	150,225
53	229,050	229,050	222,538	148,358
54	240,754	240,754	219,625	146,417
55	253,051	253,051	216,575	144,383
56	265,981	265,981	213,413	142,275
57	279,562	279,562	210,150	140,100
58	293,867	275,717	206,788	137,858
59	308,901	271,083	203,310	135,542
60	324,697	266,283	199,713	133,142
61	341,310	261,350	196,013	130,675
62	358,773	256,267	192,200	128,133
63	351,540	251,100	188,325	125,550
64	344,120	245,800	184,350	122,900
65	336,490	240,350	180,263	120,175
66	353,737	234,767	176,075	117,383
67	371,865	229,050	171,788	114,525
68	390,542	223,167	167,375	111,583
69	379,954	217,117	162,838	108,558
70	369,133	210,933	158,200	105,467
71	358,021	204,583	153,438	102,292

For Plan Compensation amounts below \$100,000, additional information (including an actuarial review) will be required to provide an estimate.

These amounts ARE ESTIMATES and will vary on a case by case basis. The amounts are expected to fall within the Minimum Required Contribution and the Maximum Tax Deductible.

Contributions, but are subject to change due to changes in assumptions required to be used for this purpose. Contributions to any other tax favored plan can influence the range of contributions and must be tested.

The Plan Compensation amounts are assumed to be in effect for at least 3 consecutive years. Plan Compensation (Earned Income) requires review for self employed individuals and Partners in a Partnership, including single Member LLC's and LLP's.

The benefits are based upon the amounts adjusted for 2025 and do not assume these limitations will increase.

These are FIRST YEAR AMOUNTS only and will vary in future years depending on varying compensation amounts and asset performance.

These amount do NOT include any past service credits or prior defined benefit plan benefits.

Benefit adjustments for ages prior to 62 and after age 65 are in accordance with regulations under Section 415 of the Internal Revenue Code and utilizing 5% interest and the 2025 Applicable Table.

The conversion to lump sum amounts utilize a 5.5% interest rate and the 2025 Applicable Table.

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The grid shown above shows estimated contribution amounts that can be made to a new cash balance plan for 2024