

2025 Retirement Plan Contributions Limits

Limit	2025	2024	2023
401(k), 403(b), 457(b) Deferral Limit	\$23,500	\$23,000	\$22,500
401(k), 403(b), 457(b) Catch-up Limit	\$7,500	\$7,500	\$7,500
Highly Compensated Employee	\$160,000	\$155,000	\$150,000
Compensation Limit	\$350,000	\$345,000	\$330,000
Defined Contribution §415 Limit	\$70,000	\$69,000	\$66,000
Key Employee Officer	\$230,000	\$220,000	\$215,000
Defined Benefit §415 Limit	\$280,000	\$275,000	\$265,000
ESOP §409(o) Limit	\$1,415,000 \$280,000	\$1,380,000 \$275,000	\$1,330,000 \$265,000
Simple Plan Deferral Limit	\$16,500	\$16,000	\$15,500
Simple Plan Catch-up Limit	\$3,500	\$3,500	\$3,500
Traditional IRA, Roth IRA Contribution Limit	\$7,000	\$7,000	\$6,500
Traditional IRA, Roth IRA Catch-up Limit	\$1,000	\$1,000	\$1,000
HSA Contribution Limit (Employer + Employee)	Individual: \$4,300 Family: \$8,550	Individual: \$4,150 Family: \$8,300	Individual: \$3,850 Family: \$7,750
HSA Catch-up Limit	\$1,000	\$1,000	\$1,000
Taxable Wage Base	\$176,100	\$168,600	\$160,200

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