

2025 Retirement Plan Limits

Information Update

Each year, the Internal Revenue Service outlines contribution limits for retirement savings plans and pension plans. These limits apply to 401(k), 403(b), most 457 plans, and the federal government's Thrift Savings Plan. For tax year 2025, the contribution limit has increased to \$23,500. Additional information regarding the new limits can be found in the table below.

401(k) Plan Limits

	2025	2024	2023	2022	2021	2020	2019	2018
401(k) Elective Deferrals	\$23,500	\$23,000	\$22,500	\$20,500	\$19,500	\$19,500	\$19,000	\$18,500
Annual Defined Contribution Limit	\$70,000	\$69,000	\$66,000	\$61,000	\$58,000	\$57,000	\$56,000	\$55,000
Annual Compensation Limit	\$350,000	\$345,000	\$330,000	\$305,000	\$290,000	\$285,000	\$280,000	\$275,000
Catch-Up Contribution Limit ¹	\$7,500	\$7,500	\$7,500	\$6,500	\$6,500	\$6,500	\$6,000	\$6,000
Highly Compensated Employees	\$160,000	\$155,000	\$150,000	\$135,000	\$130,000	\$130,000	\$125,000	\$120,000

Non-401(k) Related Plan Limits

	2025	2024	2023	2022	2021	2020	2019	2018
Maximum Defined Benefit Limit	\$280,000	\$275,000	\$265,000	\$245,000	\$230,000	\$230,000	\$225,000	\$220,000
403(b) / 457 Elective Deferrals	\$23,500	\$23,000	\$22,500	\$20,500	\$19,500	\$19,500	\$19,000	\$18,500
SIMPLE Employee Deferrals	\$16,500	\$16,000	\$15,500	\$14,000	\$13,500	\$13,500	\$13,000	\$12,500
SIMPLE Catch-Up Deferrals	\$3,500	\$3,500	\$3,500	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000
SEP Minimum Compensation	\$750	\$750	\$750	\$650	\$650	\$600	\$600	\$600
SEP Annual Compensation Limit	\$350,000	\$345,000	\$330,000	\$305,000	\$290,000	\$285,000	\$280,000	\$275,000
Social Security Wage Base	\$176,100	\$168,600	\$160,200	\$147,000	\$142,800	\$137,700	\$132,900	\$128,400

Source:
[irs.gov](https://www.irs.gov)

Individuals who are age 50 or over can make annual catch-up contributions.

¹Secure Act 2.0 provides that special catch-up contributions apply for individuals who attain age 60, 61, 62 or 63 in 2025. The catch-up amount for individuals in that category is \$11,250 for 2025.

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