



Retirement
Services

"20 Years of Excellence"

2025 RETIREMENT PLAN CONTRIBUTION LIMITS

<u>PLAN LIMITS</u>	<u>2025</u>	<u>2024</u>
Defined Contribution Plan Dollar Limit	\$70,000	\$69,000
401(k)/403(b) Elective Deferral Limit	\$23,500	\$23,000
Catch-up Contributions (Ages 50-59 and over 63)	\$7,500	\$7,500
Catch-up Contributions (Ages 60-63) **	\$11,250	\$7,500
Defined Benefit Plan Dollar Limit	\$280,000	\$275,000
Annual Compensation Limit	\$350,000	\$345,000
Highly Compensated Employee Income Limit	(HCEs in 2026) \$160,000	(HCEs in 2025) \$155,000
Key Employee/Officer Limit	\$230,000	\$220,000
Social Security Taxable Wage Base	\$176,100	\$168,600

** This limit applies to participants who turn 60 but do not turn 64 before year end