

2025 PLAN CONTRIBUTION LIMITS

Keeping Your Business Informed and Prepared

The IRS just published the new contribution and testing limits for 2025. Here are the highlights:

The following limits are **going up for 2025**:

The salary deferral limit for 401(k), 403(b) and 457 plans increases to **\$23,500**

The annual additions limit for defined contribution plans increases to **\$70,000**

The annual additions limit for defined benefit plans increases to **\$280,000**

The annual compensation limit increases to **\$350,000**

The Social Security Wage Base increases to **\$176,100**

The SIMPLE deferral limit increases to **\$16,500**

The compensation limit for determining who is a highly compensated employee increases to **\$160,000**

The catch-up contribution limit for those age 60-63 will increase to **\$11,250**

Retirement Plan Limit	2025	2024	2023	2022	2021	2020
401(k) 403(b) Elective Deferral Maximum	\$23,500	\$23,000	\$22,500	\$20,500	\$19,500	\$19,500
457(b) Non-qualified Deferred Compensation Limit	\$23,500	\$23,000	\$22,500	\$20,500	\$19,500	\$19,500
414(v) Catch-up Contribution Limit	\$7,500	\$7,500	\$7,500	\$6,500	\$6,500	\$6,500
414(v) Catch-up Contribution Limit (Age 60-63)	\$11,250	N/A	N/A	N/A	N/A	N/A
415 Defined Contribution Annual Addition Maximum	\$70,000	\$69,000	\$66,000	\$61,000	\$58,000	\$57,000
401(a)(17) Annual Compensation Limit	\$350,000	\$345,000	\$330,000	\$305,000	\$290,000	\$285,000
414(q) Highly Compensated Employee Limit	\$160,000	\$155,000	\$150,000	\$135,000	\$130,000	\$130,000
Social Security Wage Base	\$176,100	\$168,600	\$160,200	\$147,000	\$142,800	\$137,700
SIMPLE Employee Deferrals	\$16,500	\$16,000	\$15,500	\$14,000	\$13,500	\$13,500
415 Defined Benefit Dollar Maximum	\$280,000	\$275,000	\$265,000	\$245,000	\$230,000	\$230,000
Health Savings Account (HSA) Limit (Single)	\$4,300	\$4,150	\$3,850	\$3,650	\$3,600	\$3,500
Health Savings Account (HSA) Limit (Family)	\$8,550	\$8,300	\$7,750	\$7,300	\$7,200	\$7,100
Health Savings Account (HSA) Catch-Up Contribution (55 or older) (Single or Family)	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000

SOURCES: [IRS.GOV/NEWSROOM/401K-LIMIT-INCREASES-TO-23500-FOR-2025-IRA-LIMIT-REMAINS-7000](https://www.irs.gov/newsroom/401k-limit-increases-to-23500-for-2025-ira-limit-remains-7000)
[HTTPS://WWW.IRS.GOV/PUB/IRS-DROP/N-24-80.PDF](https://www.irs.gov/pub/irs-drop/n-24-80.pdf)
[FIDELITY.COM/LEARNING-CENTER/SMART-MONEY/HSA-CONTRIBUTION-LIMITS](https://www.fidelity.com/learning-center/smart-money/hsa-contribution-limits)
[WWW.SSA.GOV](https://www.ssa.gov)

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