

# PLAN LIMITS

## 2025

401(k), 403(b), 457  
Elective Deferral  
Limit **\$23,500**

Catch-Up Contribution  
Limit (age 50 and  
older) **\$7,500**

Annual Compensation  
Limit **\$350,000**

Defined Contribution  
Limit **\$70,000**

Defined Benefit Limit  
**\$280,000**

Definition of Highly  
Compensated  
Employee **\$160,000**

Key Employee  
**\$230,000**

IRA Contribution  
Limit **\$7,000**

IRA Catch-Up  
Contributions (age 50  
and older) **\$1,000**

## 2024

401(k), 403(b), 457  
Elective Deferral  
Limit **\$23,000**

Catch-Up Contribution  
Limit (age 50 and  
older) **\$7,500**

Annual Compensation  
Limit **\$345,000**

Defined Contribution  
Limit **\$69,000**

Defined Benefit  
Limit **\$275,000**

Definition of Highly  
Compensated  
Employee **\$155,000**

Key Employee  
**\$220,000**

IRA Contribution  
Limit **\$7,000**

IRA Catch-Up  
Contributions (age 50  
and older) **\$1,000**

The IRS announced the cost of living adjustments affecting dollar limitations for pension plans and other retirement-related items for the 2025 tax year.



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