

Plan Limitations Quick Reference Guide

DESCRIPTION OF LIMIT	2025	2024	2023
Deferral limit (401(k), 403(b) and 457, not counting catch-ups)	\$23,500	\$23,000	\$22,500
401(k), 403(b) and 457 catch-up if 50 years of age or older	\$7,500	\$7,500	\$7,500
401(k), 403(b) and 457 catch-up if aged 60 - 63	\$11,250	n/a	n/a
Deferral limit (SIMPLE plans, not counting catch-ups)	\$16,500	\$16,000	\$15,500
SIMPLE catch-up if 50 years of age or older	\$3,500	\$3,500	\$3,500
SIMPLE catch-up if aged 60 - 63	\$5,250	n/a	n/a
Deferral limit (SAR-SEP, not counting catch-ups)	\$23,500	\$23,000	\$22,500
SAR-SEP catch-up if 50 years of age or older	\$7,500	\$7,500	\$7,500
Defined contribution plan limit (lesser of)	\$70,000 or 100% of comp	\$69,000 or 100% of comp	\$66,000 or 100% of comp
Defined benefit plan dollar limit	\$280,000	\$275,000	\$265,000
Eligible compensation	\$350,000	\$345,000	\$330,000
HCE in following year if wages exceed	\$160,000	\$155,000	\$150,000
SEP coverage (employees with compensation less than limit can be ignored for SEP purposes)	\$750	\$750	\$750
Social Security wage base	\$176,100	\$168,600	\$160,200
IRA contribution limit (not counting catch-ups)	\$7,000	\$7,000	\$6,500
IRA catch-up if 50 years of age or older	\$1,000	\$1,000	\$1,000

Health Savings Account Limits

2025	SELF ONLY	FAMILY
Contribution limit	\$4,300	\$8,550
Maximum out-of-pocket	\$8,300	\$16,600
Minimum deductible	\$1,650	\$3,300
Catch-up contribution limit if 55 years of age or older	\$1,000	

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