

Table of Limits and Thresholds

IRS Limits on Retirement Benefits and Compensation

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	2025	2024	2023
401(k), 403(b), 457 Elective Deferral Limit (calendar year)	\$23,500	\$23,000	\$22,500
401(k), 403(b) & 457 Catch-Up Contribution Limit (calendar, plan or limitation year)	\$7,500	\$7,500	\$7,500
401(k), 403(b) & 457 Higher Catch-up Contribution Limit (calendar, plan or limitation year for ages 60-63)	\$11,250	N/A	N/A
Annual Compensation Limit (Plan year BEGIN)	\$350,000	\$345,000	\$330,000
Defined Contribution Limit (limitation year END)	\$70,000	\$69,000	\$66,000
Defined Benefit Limit at ages 62-65 (limitation year END)	\$280,000	\$275,000	\$265,000
Definition of Highly Compensated Employee (HCE) (plan year BEGIN)	\$160,000	\$155,000	\$150,000
Key Employee Compensation Threshold (plan year END)			
5% Owner	All	All	All
Officer	\$230,000	\$220,000	\$215,000
IRA Contribution Limit	\$7,000	\$7,000	\$6,500
IRA Catch-Up Contributions	\$1,000	\$1,000	\$1,000

See www.irs.gov for more information.