



2025 Annual Retirement Plan Benefit Limits

Contributions and Benefits	2025 Limits
401(k) – 403(b) – 457 – SARSEP Salary Deferrals	\$23,500.00
401(k) – 403(b) – 457 – SARSEP Catch-Up Contributions	\$7,500.00
Age 60 to 63 Catch-Up Contributions 401(k) – 403(b) – 457	\$11,250.00
SIMPLE IRA or SIMPLE 401(k) Salary Deferrals	\$16,500.00
SIMPLE IRA or SIMPLE 401(k) Catch-Up Contributions	\$3,500.00
Age 60 to 63 Catch-Up Contributions SIMPLE 401(k)	\$5,250.00
Defined Contribution 415 Maximum	\$70,000.00
Defined Benefit 415 Maximum	\$280,000.00

Compensation	2025 Limits
Annual Compensation	\$350,000.00
Highly Compensated Employee	\$160,000.00
Key Employee - Officer	\$230,000.00
Key Employee – 1% Owner	\$150,000.01
Social Security Taxable Wage Base	\$176,100.00
Mandatory inclusion in Simplified Employee Pension (SEP)	\$750.00

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