

# Breaking News

The IRS has announced the 2025 cost-of-living adjustments for 401(a), 401(k), 403(b), and 457(b) governmental plans. This chart reflects the 2025 limits as well as the limits for 2024 and 2023.

\*This chart offers general information, not tax or legal advice.

Limits for Retirement Plan Contributions	2025	2024	2023
401(k), 403(b), and 457(b) Salary Deferral Limits	\$23,500	\$23,000	\$22,500
Age 50 Catch-Up Contribution for 401(k), 403(b), and 457(b) Governmental Plan Participants	\$7,500	\$7,500	\$7,500
Age 60–63 Catch-Up Contribution	\$11,250	—	—
Highly Compensated Employees <sup>1</sup> • Compensation in excess of <sup>2</sup>	\$160,000	\$155,000	\$150,000
Maximum Compensation <sup>3</sup>	\$350,000 <sup>3</sup>	\$345,000 <sup>3</sup>	\$330,000 <sup>3</sup>
Integration <sup>1</sup> • Maximum excess allowance • Social Security taxable wage base <sup>4</sup>	5.7% \$176,100	5.7% \$168,600	5.7% \$160,200
Top Heavy / Key Employees <sup>1</sup> • Officer having annual compensation from the employer greater than • 1% owner of the employer having annual compensation from the employer greater than	\$230,000 \$150,000	\$220,000 \$150,000	\$215,000 \$150,000
415 Limits • Defined benefit plan dollar limit • Defined contribution plan dollar limit	\$280,000 \$70,000	\$275,000 \$69,000	\$265,000 \$66,000

1) Determined as of the plan year beginning on or within the applicable calendar year. 2) An employee who earned more than the indexed amount in the prior year and, if elected by the employer for the plan year, was in the top-paid 20% of employees at the workplace when ranked by compensation for the prior year. 3) Certain governmental plans have grandfathered participants who are subject to a different maximum compensation limit. 4) Announced by the Social Security Administration.

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