



Quick Reference to IRS Dollar Limits For the 2025 Plan Year

Maximum Contributions			
Annual Dollar Limits	Plan Year 2025	Plan Year 2024	Increase from Prior Year?
Employee Deferral 401(k), 403(b) or 457 Plan	\$23,500	\$23,000	Yes
Age 50+ Catch-up 401(k), 403(b) or 457 Plan	\$7,500	\$7,500	No
Age 60 to 63 Super Catch-up 401(k), 403(b) or 457 Plan	\$11,250	N/A	Yes
Traditional & Roth IRA Plan	\$7,000	\$7,000	No
Traditional & Roth IRAs Plan Age 50+ Catch-up	\$1,000	\$1,000	No
SIMPLE 401(k) or SIMPLE IRA Plan	\$16,500	\$16,000	Yes
SIMPLE 401(k) or SIMPLE IRA Plan Age 50+ Catch-up	\$3,500	\$3,500	No
Maximum Dollar Limit to All Defined Contribution Plans by the Same Employer	\$70,000	\$69,000	Yes
SEP IRS Compensation Threshold	\$750	\$750	No

Compensation Definition/Limits for All Plans			
Description	Plan Year 2025	Plan Year 2024	Increase from Prior Year?
Highly Compensated Employee Salary Definition	\$160,000	\$155,000	Yes
Key Employee Compensation	\$230,000	\$220,000	Yes
Annual Compensation for Benefits (used for calculations)	\$350,000	\$345,000	Yes

Annual Benefit Limit for Defined Benefit Plans/HSA/FSA			
Limits	Plan Year 2025	Plan Year 2024	Increase from Prior Year?
Defined Benefit 415(b)(1)(A) Plan Benefit Limit (used for calculations)	\$280,000	\$275,000	Yes
Health Savings Account Contribution (Single)	\$4,300	\$4,150	Yes
Health Savings Account Contribution (Family)	\$8,550	\$8,300	Yes
Flexible Spending Account	\$3,300	\$3,200	Yes

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