

Retirement Plan Design & Administration Services
ANNUAL PLAN LIMITS

	2025	2024	2023
COMPENSATION	350,000	345,000	330,000

LIMITS ON BENEFITS & CONTRIBUTIONS

DEFINED CONTRIBUTION PLANS	70,000	69,000	66,000
DEFINED BENEFIT PLANS	280,000	275,000	265,000
401(K) - 403(b) - & 457 PLAN ELECTIVE DEFERRALS	23,500	23,000	22,500
SIMPLE PLAN ELECTIVE DEFERRALS	16,500	16,000	15,500
IRA	7,000	7,000	6,500

CATCH UP CONTRIBUTIONS**

401(K) - 403(b) - & 457 PLANS	7,500	7,500	7,500
SIMPLE PLANS	3,500	3,500	3,500
IRA	1,000	1,000	1,000

"HIGHLY COMPENSATED" DEFINITION	160,000	155,000	150,000
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"KEY EMPLOYEE" DEFINITION

OFFICER	230,000	220,000	215,000
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SOCIAL SECURITY TAXABLE WAGE BASE	176,100	168,600	160,200
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**Please note participants age 60-63 are allowed a larger catch up. For 401(k) Plans the catch up is \$11,250 and for Simple Plans it is \$5,250