

# 2025 Cost of Living Adjustments

for Retirement Plans and Other Retirement-Related Items

PLAN LIMITS	2025	2024
<b>A. Annual Deferral Limit</b>		
401(k)/403(b)/457/SARSEP	<b>\$23,500</b>	\$23,000
SIMPLE Retirement Plans	<b>\$16,500</b>	\$16,000
<b>B. Catch-Up Contributions**</b>		
Age 50+ 401(k)/403(b)*/457* <small>*A special additional catch-up limit applies for certain employees under 403(b) and 457 plans.</small>	<b>\$7,500</b>	\$7,500
Age 50+ SIMPLE Plan	<b>\$3,500</b>	\$3,500
<small>**If your Plan permits and you turn 60-63 in 2025, the catch-up limit is increased by 50%. For 2025, this increased catch-up limit is \$11,250 and \$5,250, respectively. In the year you turn 64, the maximum catch-up returns to the regular dollar limit.</small>		
<b>C. 415 Annual Limits</b>		
Defined Contribution Annual Limit	<b>\$70,000</b>	\$69,000
Defined Benefit Maximum Annual Benefit	<b>\$280,000</b>	\$275,000
<b>D. Compensation Limit</b>		
For Determining Contributions for Non-Governmental Plans	<b>\$350,000</b>	\$345,000
For Simplified Employee Pensions (SEP) Eligibility	<b>\$750</b>	\$750
<b>E. Highly Compensated Employee Definition</b>		
<b>\$160,000</b>		
<b>F. Key Employee/Officer Definition</b>		
<b>\$230,000</b>		
<b>G. Social Security Taxable Wage Base</b>		
<b>\$176,100</b>		
<b>H. Adjusted Gross Income (AGI) for Saver's Credit Eligibility</b>		
	<b>\$79,000 Joint; \$39,500 Single; \$59,250 Head of Household</b>	\$76,500 Joint; \$38,250 Single; \$57,375 Head of Household
<b>I. IRAs - Aggregate Amount to Traditional and Roth</b>		
Annual Contribution Limit <small>Note: Federal income tax filing status and adjusted gross income determine deductibility of contributions to a traditional IRA and eligibility for contributions to a Roth IRA.</small>	<b>\$7,000</b>	\$7,000
Catch-Up Contributions	<b>\$1,000</b>	\$1,000

For additional limits and more information on the IRS Cost of Living Adjustments, visit [www.IRS.gov](http://www.IRS.gov)

**Contact SEK's Retirement Plan Services Group:**  
**717-263-3910**  
**[www.sek.com](http://www.sek.com)**

