

2025 Retirement Plan Limits

	2025	2024
401(k) & 403(b) Deferral Limit	23,500	23,000
457 Deferral Limit	23,500	23,000
401(k), 403(b), 457 Catch-up Contribution Limit	7,500	7,500
SIMPLE Deferral Limit	16,500	16,000
SIMPLE Catch-up Contribution Limit	3,500	3,500
Annual Compensation Limit	350,000	345,000
Defined Benefit 415 Limit	280,000	275,000
Defined Contribution 415 Limit	70,000	69,000
Dollar Limit for HCE's	160,000	155,000
Dollar Limit for Key Employees	230,000	220,000
Social Security Taxable Wage Base	176,100	168,600

About TRPC

The Retirement Plan Company, LLC (TRPC) is a leading Partner Firm of U.S. Retirement & Benefits Partners (USRBP), a national financial services firm specializing in employee benefit plans and retirement savings programs for various sectors including corporate, not-for-profit, public school, and governmental employers. Our team of consultants, actuaries, accountants, attorneys, and investment professionals are dedicated to providing valuable retirement savings programs.