



Contribution & Benefit Limits 2025 Limits 2024 Limits

| | | | |
|---|---|--------------------|--------------------|
| + | 401(k)/403(b)/457(b) Elective Deferrals | \$23,500 | \$23,000 |
| = | Catch-Up Contributions <small>(plans other than SIMPLE plans)</small> | \$7,500 | \$7,500 |
| | Employees aged 60, 61, 62, 63* | \$11,250* | N/A |
| + | SIMPLE Plan Employee Deferrals | \$16,500 | \$16,000 |
| = | SIMPLE Plan Catch-Up Contributions | \$3,500 | \$3,500 |
| | Employees aged 60, 61, 62, 63* | \$5,250* | N/A |
| + | Plan Maximum Annual Contribution – Defined Contribution Plans (Section 415(c)) | \$70,000 | \$69,000 |
| + | Maximum Annual Benefit – Defined Benefit Plans | \$280,000 | \$275,000 |
| = | Individual Retirement Account (IRA) | \$7,000 | \$7,000 |
| = | IRA Catch-Up Contribution | \$1,000 | \$1,000 |
| + | Health Savings Account - Individual HSA - Family | \$4,300 \$8,550 | \$4,150 \$8,300 |

*Under a change made in SECURE 2.0, a higher catch-up contribution limit applies for these employees.

Compensation Limits 2025 Limits 2024 Limits

| | | | |
|---|-------------------------------------|-----------|-----------|
| + | Maximum Plan Compensation | \$350,000 | \$345,000 |
| + | Income Subject to Social Security | \$176,100 | \$168,800 |
| + | Key Employee Compensation Threshold | \$230,000 | \$220,000 |
| + | Highly Compensated EE Threshold | \$160,000 | \$155,000 |



Earl Blackmon, CPA
FINANCIAL ADVISOR

eblackmon@avizogroup.com | 251-928-2443