



Plan Deferral Limits for 2021-2025

IRS Limit	2025	2024	2023	2022	2021
DC Plan annual Additions Limit	\$70,000	\$69,000	\$66,000	\$61,000	\$58,000
DB Plan Limit on Annual Benefits	\$280,000	\$275,000	\$265,000	\$245,000	\$230,000
Section 401(a)(17) Compensation Limit	\$350,000	\$345,000	\$330,000	\$305,000	\$290,000
401(k), SARSEP, & 403(b) Plan Deferrals/Catch-up	\$23,500/\$7,500	\$23,000/\$7,500	\$22,500/\$7,500	\$20,500/\$6,500	\$19,500/\$6,500
Enhanced Catch-up (Age 60-63)*	\$11,250				
457 Plan Deferrals/Catch-up**	\$23,500/\$7,500	\$23,000/\$7,500	\$22,500/\$7,500	\$20,500/\$6,500	\$19,500/\$6,500
SIMPLE Plan Deferrals/Catch-up	\$16,500/\$3,500	\$16,000/\$3,500	\$15,500/\$3,500	\$14,000/\$3,000	\$13,500/\$3,000
SIMPLE Enhanced Catch-up (Age 60-63)	\$5,250				
Highly Compensated Employees Compensation	\$160,000	\$155,000	\$150,000	\$135,000	\$130,000
Compensation Defining Key Employee (Officer)	\$230,000	\$220,000	\$215,000	\$200,000	\$185,000
SEP Annual Comp. Triggering a Contribution	\$750	\$750	\$750	\$650	\$650
ESOP distribution period limits under 409(o)(1)(C)	\$1,415,000/ \$280,000	\$1,380,000/ \$275,000	\$1,330,000/ \$265,000	\$1,230,000/ \$245,000	\$1,165,000/ \$230,000
Social Security Taxable Wage Base	\$176,100	\$168,600	\$160,200	\$147,000	\$142,800

* Increases the catch-up contribution limit to the greater of \$10,000 (indexed) or 50% more than the regular catch-up contribution limit in 2025 (indexed after 2025) for individuals who have attained ages 60, 61, 62 and 63.

** This catch-up limit only applies to governmental 457 plans. Other special catch-up rules apply to tax exempt organizations that sponsor 457 plans.