



## 2025 IRS Limits for Qualified Retirement Plans

The IRS has released the cost-of-living adjustments that provide the dollar limitations for retirement plans in 2025. The following chart highlights some of the key limits. For more details, please check out IRS notice 2024-80 or contact your Retirement Plan Administration Consultant.

For Plan Years Beginning	2025	2024
Compensation Limit	\$350,000	\$345,000
For Plan Years Ending In	2025	2024
Defined Contribution Limit	\$70,000	\$69,000
Deferral Limits	2025	2024
401(k) Deferral	\$23,500	\$23,000
401(k) "Catch-up" Contribution*	\$7,500	\$7,500
SIMPLE Deferral Limit	\$16,500	\$16,500
SIMPLE "Catch-up" Contribution*	\$3,500	\$3,500
401(k) Age 60-63 Super Catch Up Deferrals	\$11,250	–
ESOP Threshold Balance for lengthening the 5-year installment period	\$1,415,000	\$1,380,000
Amount for lengthening the 5-year ESOP installment period	\$280,000	\$275,000
Highly Compensated Employees	2025	2024
Compensation Exceeding	\$160,000	\$155,000
Greater than 5% Owner	–	–

\*Applies to Participants who have their 50th Birthday (or older) during the calendar year.