



IRS Announces 2025 Retirement Plan Limitations

Retirement Plan Limits	2025	2024	2023	2022	2021
Elective contribution limit for 401(k), 403(b) and most 457 plans	\$23,500	\$23,000	\$22,500	\$20,500	\$19,500
Catch-up contribution limit for 401(k), 403(b) and most 457 plans (employees over the age of 50)	\$7,500	\$7,500	\$7,500	\$6,500	\$6,500
Catch-up contribution limit for 401(k), 403(b) and most 457 plans (for employees ages 60-63)	\$11,250				
Defined contribution limit under Section 415(c)(1)(A)	\$70,000	\$69,000	\$66,000	\$61,000	\$58,000
Annual compensation limit under Sections 401(a)(17), 404(1), 408(k)(3)(C), and 408(k)(6)(D)(ii)	\$350,000	\$345,000	\$330,000	\$305,000	\$290,000
Annual compensation limit for highly compensated employees	\$160,000	\$155,000	\$150,000	\$135,000	\$130,000
Defined benefit limit under Section 415(b)(1)(A)	\$280,000	\$275,000	\$265,000	\$245,000	\$230,000
Annual compensation limit for key employees	\$230,000	\$220,000	\$215,000	\$200,000	\$185,000
Individual Retirement Account (IRA)	\$7,000	\$7,000	\$6,500	\$6,000	\$6,000
Individual Retirement Account (IRA) Catch-up	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000

For more information, contact your CAPTRUST financial advisor at 800.216.0645.