

# 2025 PLAN LIMITS & THRESHOLDS CHART

## Defined Contribution Plans

	2025	2024	Change
Maximum employee elective deferral (age 49 or younger)	<b>\$23,500</b>	\$23,000	+\$500
Employee catch-up contribution (age 50 or older by year-end)	<b>\$7,500</b>	\$7,500	+\$0
Secure Act 2.0 increased catch-up (ages 60-63)	<b>\$11,250</b>	N/A	N/A
Defined contribution maximum limit, employee + employer (age 49 or younger)	<b>\$70,000</b>	\$69,000	+\$1,000
Employee compensation limit for calculating contributions	<b>\$350,000</b>	\$345,000	+\$5,000
Key employees' compensation threshold for top-heavy plan testing	<b>\$230,000</b>	\$220,000	+\$10,000
Highly compensated employees' threshold for nondiscrimination testing	<b>\$160,000</b>	\$155,000	+\$5,000
Social Security Taxable Wage Base	<b>\$176,100</b>	168,600	+\$7,500

Source: IRS Notice 2024-80.