

# IRS Indexed Limits for 2025



The IRS indexed dollar limits to qualified retirement plans for 2025 are provided in the table below. This update is provided for informational purposes and is not intended as legal advice.

Item	IRC Reference	2024 Limit	2025 Limit
401(k) and 403(b) Employee Deferral Limit <sup>1</sup>	402(g)(1)	\$23,000	\$23,500
457 Employee Deferral Limit	457(e)(15)	\$23,000	\$23,500
Catch-up Contribution (age 50 to 59) <sup>2</sup>	414(v)(2)(B)(i)	\$7,500	\$7,500
Catch-up Contribution (age 60 to 63) <sup>3</sup>	414(v)(2)(B)(i)	\$7,500	\$11,250
Catch-up Contribution (age 64+) <sup>2</sup>	414(v)(2)(B)(i)	\$7,500	\$7,500
Defined Contribution Dollar Limit <sup>4</sup>	415(c)(1)(A)	\$69,000	\$70,000
Defined Benefit Dollar Limit	415(b)(1)(A)	\$275,000	\$280,000
Compensation Limit <sup>5</sup>	401(a)(17); 404(l)	\$345,000	\$350,000
Highly Compensated Employee Income Limit <sup>6</sup>	414(q)(1)(B)	\$155,000	\$160,000
Key Employee Officer	416(i)(1)(A)(i)	\$220,000	\$230,000
Social Security Taxable Wage Base		\$168,600	\$176,100

<sup>1</sup> Employee deferrals to all 401(k) and 403(b) plans must be aggregated for purposes of this limit. A lower limit applies to SIMPLE plans.

<sup>2</sup> Available to employees age 50 to 59 or 64 and older during the calendar year. A lower limit applies to SIMPLE plans.

<sup>3</sup> Available to employees age 60 to 63 during the calendar year. A lower limit applies to SIMPLE plans.

<sup>4</sup> This is the maximum amount of annual additions (that is, regular salary deferrals (but not catch-up contributions), employer contributions, employee contributions, and reallocation of forfeitures to participants) that can be contributed in a limitation year and is equal to the lesser of 100% of total compensation or the applicable dollar limit. Even if not a controlled group, 415 limits must be combined where the parent organization in a parent subsidiary-controlled group owns more than 50% of a company.

<sup>5</sup> All compensation from a single employer (including all members of a controlled group) must be aggregated for purposes of this limit.

<sup>6</sup> For the 2025 plan year, an employee who earns more than \$155,000 in 2024 is an HCE. For the 2026 plan year, an employee who earns more than \$160,000 in 2025 is an HCE.

This information is not intended to provide tax or legal advice. Please consult a tax or legal professional as necessary.

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