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These are the official dollar limitations for 2025 and prior years as they apply to various benefit plans.

Type of Limit	2025	2024	2023	2022	2021
401(k) / 403(b) / 457(b) maximum elective deferral – 402(g)(1)(B)	\$23,500	\$23,000	\$22,500	\$20,500	\$19,500
401(k) / 403(b) / 457(b) catch-up contribution * – 414(v)(2)(B)(i)	7,500	7,500	7,500	6,500	6,500
401(k) / 403(b) / 457(b) catch-up contribution <b>(Ages 60-63 only)</b> – 414(v)(2)(E)(i)	11,250	0	0	0	0
SIMPLE Plan maximum elective deferral – 408(p)(2)(E)	16,500	16,000	15,500	14,000	13,500
SIMPLE Plan maximum catch-up – 414(v)(2)(B)(ii)	3,500	3,500	3,500	3,000	3,000
Defined Benefit maximum annual benefit age 62 – 415(b)	280,000	265,000	265,000	245,000	230,000
Defined Contribution maximum annual addition – 415(c)	70,000	69,000	66,000	61,000	58,000
Highly compensated employee wage threshold – 414(q)(1)(B)(i)	160,000	155,000	150,000	135,000	130,000
Key employee wage threshold – 416(i)(1)(A)(i)	230,000	220,000	215,000	200,000	185,000
Compensation limit – qualified plans – 401(a)(17)	350,000	345,000	330,000	305,000	290,000
Compensation limit – certain government plans – 401(a)(17)	520,000	505,000	490,000	450,000	430,000
ESOP maximum amount subject to 5-yr payout – 409(o)(1)(C)(ii)	1,415,000	1,380,000	1,330,000	1,230,000	1,165,000
ESOP amount for lengthening the 5-yr payout – 409(o)(1)(C)(ii)	280,000	275,000	265,000	245,000	230,000
Compensation minimum – SEP – 408(k)(2)(C)	750	750	750	650	650
Taxable wage base for Social Security tax – OASDI	176,100	168,600	160,200	147,000	142,800

\* Special additional catch-up contributions may be available for 403(b) and 457(b) plans

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