



IRS Announces 2025 Retirement Plan Limitations

The Internal Revenue Service (IRS) today announced its annual update to dollar limitations for retirement plans for the 2025 tax year. The table below provides a few highlights.

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(l), 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



Have questions? Need help? Call the CAPTRUST Advice Desk at 800.967.9948, or [schedule an appointment](#) with a retirement counselor today.

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