



2025 Calendar Year Qualified Plan Limits

Plan	2025 Limit	2024 Limit
401(k), 403(b), 457(b) Elective Deferral Limit	\$23,500	\$23,000
Plus: Age 50 & Over Catch Up	\$7,500	\$7,500
Age 60-63 Catch Up	\$11,250	—
SIMPLE Plan Elective Deferral Limit	\$16,500	\$16,000
Plus: Age 50 & Over Catch Up	\$3,500	\$3,500
Age 60-63 Catch Up	\$5,250	—
Annual Compensation Limit	\$350,000	\$345,000
Highly Compensated Employee	\$160,000	\$155,000
Defined Benefit Plan Maximum Benefit	\$280,000	\$275,000
Defined Contribution Participant Maximum Allocation	\$70,000	\$69,000
Social Security Wage Base	\$176,100	\$168,600
Roth/Traditional IRA	\$7,000	\$7,000
Plus: Age 50 & Over Catch Up	\$1,000	\$1,000

For more information about retirement plans, call the Qualified Plans Sales Center at 800.747.5164.





Retirement Programs

- Solo 401(k)
- Solo 401(k)/Cash Balance
- New Comparability PS
- Defined Benefit
- 403(b) ERISA
- 457(b)
- Profit Sharing/401(a)
Governmental
- 403(b)(7)/TSA

IRA Central

Your Complete IRA Source

- Roth IRA
- Traditional IRA
- 72(t)
- Stretch IRA
- SIMPLE IRA Plan
- SEP IRA Plan

Services offered through **Security Distributors**, a subsidiary of Security Benefit Corporation ("Security Benefit").

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