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# IRS benefit and contribution limits

## For 403(b), 457(b), 401(a) and 401(k) retirement plans

On November 1, 2024, the Internal Revenue Service announced cost-of-living adjustments applicable to dollar limitations for pension plans and other items for tax year 2025.

	2025	2024
<b>Elective and company matching limits</b>		
<b>403(b) and 401(k) plans</b> (calendar-year basis)	\$23,500	\$23,000
<b>457(b) plans (governmental only)</b> (includes salary reduction contributions and any employer contributions)	\$23,500	\$23,000
<b>Overall contribution limit for 403(b) and 401(a)/401(k) plans</b> (separate overall limits for 403(b) and 401(a)/401(k) plans)	\$70,000 (plus \$7,500 for age 50+ or \$11,250 for ages 60-63)	\$69,000 (plus \$7,500 for age 50+)
<b>Catch-up contribution limits</b> (subject to plan rules, restrictions and calculations)		
<b>Age 50+ catch-up contributions in 403(b), 457(b) and 401(k) plans</b>	\$7,500	\$7,500
<b>Ages 60-63 catch-up contributions in 403(b), 457(b) and 401(k) plans</b>	\$11,250	Not applicable
<b>15 years of service catch-up for 403(b) plans only</b> (maximum \$15,000)	\$3,000	\$3,000
<b>3-year catch-up for 457(b) plans</b>	The lesser of underutilized limit or \$47,000	The lesser of underutilized limit or \$46,000
<b>Compensation limits</b>		
<b>Annual compensation limit</b> (100% of compensation if less than dollar limit. Limits are different for Puerto Rico.)	\$350,000	\$345,000
<b>Highly compensated employee</b>	\$160,000	\$155,000
<b>Taxable wage base – old age, survivors and disability insurance</b> (Income subject to Social Security tax.)	\$176,100	\$168,600

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