

2025 Defined Contribution Plan and IRA Limits

10 Year Summary

Type of Limitation	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
401(k) Elective Deferrals	\$23,500	\$23,000	\$22,500	\$20,500	\$19,500	\$19,500	\$19,000	\$18,500	\$18,000	\$18,000
Catch-up Contribution Limit (Age 50+)	\$7,500	\$7,500	\$7,500	\$6,500	\$6,500	\$6,500	\$6,000	\$6,000	\$6,000	\$6,000
401(k) Annual Compensation Limit - Match	\$350,000	\$345,000	\$330,000	\$305,000	\$290,000	\$285,000	\$280,000	\$275,000	\$270,000	\$265,000

A key to retirement security is regular increases to your deferral amount.

One best practice is to increase the contribution rate by 1 percent every 6 to 12 months.

These small changes minimize the impact felt in your paycheck but help you maximize the benefits provided by the 401(k) plan.