



Cost of Living Adjustments for Retirement Items

Code Section	2025	2024	2023
Annual Compensation 401(a)(17)/ 404(l)	\$350,000	\$345,000	\$330,000
Elective Deferrals 402(g)(1)	\$23,500	\$23,000	\$22,500
SIMPLE IRA Maximum Contributions 408(p)(2)(E)	\$16,500	\$16,000	\$15,500
HCE Threshold 414(q)(1)(B)	\$160,000	\$155,000	\$150,000
Catch-up Contribution Profit Sharing Plans 414(v)(2)(B)(i)	\$7,500	\$7,500	\$7,500
“Super” Catch-up Contribution for Ages 60-63	\$11,250	n/a	n/a
Catch-up Contribution SIMPLE Plans 414(v)(2)(B)(ii)	\$3,500	\$3,500	\$3,500
Defined Benefit Limits 415(b)(1)(A)	\$280,000	\$275,000	\$265,000
Defined Contribution Limits 415(c)(1)(A)	\$70,000	\$69,000	\$66,000
Key Employee 416(i)(1)(A)(i)	\$230,000	\$220,000	\$215,000
IRA Contribution Limit 219(b)(5)(A)	\$7,000	\$7,000	\$6,500
IRA Catch-Up Contributions 219(b)(5)(B)	\$1,000	\$1,000	\$1,000
OASDI Taxable Wage Base	\$176,100	\$168,600	\$160,200



Where service is embedded in our name.

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