



# 2025 IRS Retirement Plan Limits

Selected Financial Limits for Contribution and Testing, Indexed for Inflation

For Your Information...

	2025	2024
Defined Contribution Salary Deferral Limit	\$ 23,500	\$ 23,000
Age 50 Catch-Up Limit	\$ 7,500	\$ 7,500
Employee Compensation Testing Limits		
Nondiscrimination Testing - HCE	\$ 160,000	\$ 155,000
Top Heavy Testing - Officers	\$ 230,000	\$ 220,000
Section 415 Limits		
Defined Benefit Plans	\$ 280,000	\$ 275,000
Defined Contribution Plans	\$ 70,000	\$ 69,000
Maximum Compensation	\$ 350,000	\$ 345,000
Integration Limits		
Social Security Taxable Wage Base	\$ 176,100	\$ 168,600

*Consult your tax counsel for guidance on how these and other limits apply to your plans.*



**Bellwether Consulting LLC**  
PO Box 31  
Millburn, NJ 07041-0031

The Internal Revenue Service updates certain plan limits annually, due to cost-of-living increases mandated by law or in response to legislative events. The IRS newsletter and website provides much more detail on how these and other limits apply to your benefit plans. Of course, you should consult your tax counsel for specific advice.

Keeping a retirement plan in administrative compliance is difficult enough. Why bear the entire burden of managing investment issues as well? Your investment consultant can provide the policy guidance, monitoring, manager search, and communications support you need – allowing you to stay focused on plan administration and benefits policy.

Bellwether Consulting is an independent investment advisor serving the needs of retirement plan sponsors and other institutional investors.

For more information, please have a look at our website at [www.bellwetherconsulting.net](http://www.bellwetherconsulting.net), or call us at (646) 205-9346.

