

The IRS has released the Cost of Living Adjustments for dollar limitations on benefits and contributions under qualified retirement plans for 2025 via Notice 2024-80.

**Limits are found in the chart below. Please retain this as a reference document.**

IRS Cost-of-Living Adjustments for 2021-2025					
IRS Limit	2025	2024	2023	2022	2021
Compensation Limit      Section 401(a)(17)	<b>\$350,000</b>	\$345,000	\$330,000	\$305,000	\$290,000
Highly Compensated Employee Compensation (HCE)	<b>\$160,000</b>	\$155,000	\$150,000	\$135,000	\$130,000
Key Employee (Officer) Compensation	<b>\$230,000</b>	\$220,000	\$215,000	\$200,000	\$185,000
DC Plan Annual Additions Limit      Section 415*	<b>\$70,000</b>	\$69,000	\$66,000	\$61,000	\$58,000
401(k) & 403(b) Plan Deferrals      Section 402(g)	<b>\$23,500</b>	\$23,000	\$22,500	\$20,500	\$19,500
401(k) & 403(b) Plan <b>Catch-up</b> Section 402(g)	<b>\$7,500</b>	\$7,500	\$7,500	\$6,500	\$6,500
401(k) & 403(b) Plan <b>Super Catch Up for Ages 60-63 (replaces normal CU)</b>	<b>\$11,250</b>	N/A	N/A	N/A	N/A
Social Security Taxable Wage Base	<b>\$176,100</b>	\$168,600	\$160,200	\$147,000	\$142,800

\* or 100% of compensation, whichever is less