



# 2025 ERISA Limits & Calendar

Insights for those managing or advising on  
retirement plans



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Effectively managing defined contribution plans requires a clear understanding of annual contribution limits, regulatory updates, and compliance deadlines. Below is a summary of key contribution limits for 2024 and 2025, along with common compliance deadlines for 401(k), 403(b), and similar retirement plans. Dates are based on a calendar-year plan and may vary depending on the plan sponsor's fiscal year.

## 2025 Important Limits

LIMIT TYPE	2024 Limit	2025 Limit
Elective Deferral Limit (401(k)/ 403(b)	\$23,000	\$23,500
Catch-Up Contribution Limit (401(k), 403(b) & Governmental 457(b) Plans) *	\$7,500	\$7,500
Defined Contribution Limit	\$69,000	\$70,000
Total Defined Contribution Limit with Catch-Up*	\$76,500	\$77,500
Key Employee	\$220,000	\$230,000
Highly Compensated Employee (HCE) Threshold	\$155,000	\$160,000
Annual Compensation Limits 401(k)/403(b)	\$345,000	\$350,000
Social Security Taxable Wage Base	\$168,600	\$176,100
Annual Contribution to IRA	\$7,000	\$7,000
Catch-Up Contribution to IRA	\$1,000	\$1,000
Maximum Contribution Limit (SIMPLE IRA)	\$345,000	\$350,000
Employee Contribution Limit (SIMPLE IRA)	\$16,000	\$16,500
Catch-Up Contribution Limit (SIMPLE IRA)*	\$3,500	\$3,500

\*Under the Secure Act of 2.0 individuals who attain age 60, 61, 62, or 63 in 2025 catch up contributions limits is \$11,250 for 401ks/403(b) & 457 plans and \$5,250 for SIMPLE IRAs.

# 2025 Important Dates

Action/Requirement	Due Date	Notes
Notice of Automatic Enrollment	1/31	If the plan has automatic enrollment, employers must send a notice to participants by January 31st.
Distribute 1099-R	1/31	Deadline for issuing Form 1099-R for participants who received distributions in the prior year.
Refund of ADP/ACP testing failures	3/15	Highly compensated employees who fail ADP/ACP test for prior plan year must have refunds processed if no eligible automatic contributions arrangement (EACA). Deadline changes to June 30th if EACA exists.
Refund of excess contributions under 402(g) or 415 limits	4/15	Contributions over the 402 (g) limit or 415 limits by participants in the prior plan year must be funded by April 15.
Form 5500 Filing & Form 895-SSA Filing	7/31	Deadline for filing Form 5500 & IRS Form 8955-SSA with the IRS for calendar year plans or request an extension with Form 5558.
Extended due date (Form 5500 & 8955-SSA)	10/15	Extended deadline for calendar year plans to file IRS Form 5500 and IRS Form 8955-SSA.
Distribute Summary Annual Report	12/15	The extended deadline to distribute Summary Annual Report (SAR) when the Form 5500 was filed on October 15.
Process Corrective Distributions	12/31	Final deadline to process corrective distributions for failed ADP/ACP testing in 2024, a 10% excise penalty may apply
Plan Amendments	12/31	Plan sponsors must amend plan documents by December 31 for any discretionary changes made during the plan year, as well as to reflect IRS rule changes.
Participant Statements (Quarterly)		Quarterly account statements must be provided to participants.



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