

# Qualified Plan Contribution Limits - 2025

Qualified Plan Contribution Limits	2025	2024	Change
Maximum Employee Contributions to Defined Contribution Plans	\$23,500	\$23,000	\$500
Annual Catch-Up Contributions for Employees Over 50	\$7,500	\$7,500	-
Annual Catch-Up Contributions for Employees aged 60-63	\$11,250	N/A	\$11,250
Contribution Limits {Employer + Employee} for DC Plans	\$70,000	\$69,000	\$1,000
SEP IRA and Solo 401(k) Limits	\$70,000	\$69,000	\$1,000
SIMPLE IRA and SIMPLE 401(k) Contributions	\$16,500	\$16,000	\$500
Traditional & Roth IRA Contribution Limits	\$7,000	\$7,000	-
Traditional & Roth IRA Catch-Up Contribution if Over 50	\$1,000	\$1,000	\$0
Defined Benefit Pension Plan Annual Benefit Limit	\$280,000	\$275,000	\$5,000
Heath Savings Accounts (HSAs) (Self Only)	\$4,300	\$4,150	\$150
Heath Savings Accounts (HSAs) (Family)	\$8,550	\$8,300	\$250
Heath Savings Accounts (HSA) Catch-Up 55 and Older	\$1,000	\$1,000	\$0
Flexible Spending Accounts (FSAs)	\$3,300	\$3,200	\$100
Social Security Taxable Wage Bases	\$176,100	\$168,600	\$7,500
Federal Estate and Gift Tax Exemption, Per Person	\$13,990,000	\$13,610,000	\$380,000
Annual Gift Exclusion, Per Person, Per Recipient	\$19,000	\$18,000	\$1,000
Social Security COLA Increase	2.5%	3.2%	-0.7%
Qualified Charitable Distribution	\$108,000	\$105,000	\$3,000

# Additional HSA Contribution Limits

	2024	2025
HSA Contribution Limits	\$4,150 Individual \$8,300 Family \$1,000 Catch-up	\$4,300 Individual \$8,550 Family \$1,000 Catch-up
HDHP Max Out-of-Pocket Limits	\$8,050 Individual \$16,100 Family	\$8,300 Individual \$16,600 Family
HDHP Minimum Deductible Limits	\$1,600 Individual \$3,200 Family	\$1,650 Individual \$3,300 Family
Excepted Benefit HRA Contribution Limits	\$2,100	\$2,150