



IRS and Social Security Cost-Of-Living Adjustments

| Code Section | 2025 | 2024 | 2023 | 2022 | 2021 |
|--|-----------|-----------|-----------|-----------|-----------|
| Elective Deferrals - 402(g)(1) | \$23,500 | \$23,000 | \$22,500 | \$20,500 | \$19,500 |
| Catch-up | \$7,500 | \$7,500 | \$7,500 | \$6,500 | \$6,500 |
| 457 Deferrals - 457(e)(15) | \$23,500 | \$23,000 | \$22,500 | \$20,500 | \$19,500 |
| Catch-up | \$7,500 | \$7,500 | \$7,500 | \$6,500 | \$6,500 |
| SIMPLE Deferrals - 408(p)(2)(E) | \$16,500 | \$16,000 | \$15,500 | \$14,000 | \$13,500 |
| Catch-up | \$3,500 | \$3,500 | \$3,500 | \$3,000 | \$3,000 |
| DC Plan Annual Additions Limit 415(c)(1)(A) | \$70,000 | \$69,000 | \$66,000 | \$61,000 | \$58,000 |
| DB Plan Limit on Annual Benefits 415(b)(1)(A) | \$280,000 | \$275,000 | \$265,000 | \$245,000 | \$230,000 |
| Compensation Limit 401(a)(17)(404(l)) | \$350,000 | \$345,000 | \$330,000 | \$305,000 | \$290,000 |
| HCE Compensation | \$160,000 | \$155,000 | \$150,000 | \$135,000 | \$130,000 |
| Key Employee (Officer) Compensation 416(i)(1)(A)(i) | \$230,000 | \$220,000 | \$215,000 | \$200,000 | \$185,000 |
| SEP Minimum Compensation - 408(k)(2)(C) | \$750 | \$750 | \$750 | \$650 | \$650 |
| SEP Maximum Compensation 408(k)(3)(C) | \$350,000 | \$345,000 | \$330,000 | \$305,000 | \$290,000 |
| IRA Contribution Limit | \$7,000 | \$7,000 | \$6,500 | \$6,000 | \$6,000 |
| IRA Catch-up | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000 |
| Social Security Wage Base | | | | | |
| Taxable Wage Base | \$176,100 | \$168,600 | \$160,200 | \$147,000 | \$142,800 |