



**MBC Retirement  
Services, Inc.**

Your Retirement. Our Expertise.

## 2025 Plan Limits

**401(k) Elective Deferrals** **\$23,500**

*This is the maximum that each employee may defer in total (including Roth 401(k), if applicable) from all employers for the 2024 calendar year.*

**Catch-Up Contribution Limit** **\$7,500**

*Employees who have attained or will attain age 50 on or before December 31, 2025 may defer this additional amount.*

**Super Catch-Up Contribution Limit** **\$11,250**

*Employees who have attained age 60-63 on or before December 31, 2025 may defer this additional amount instead of (**not** in addition to) the Catch-Up contribution above. The limit reverts to the above in the plan year in which the employee attains age 64.*

**Annual Defined Contribution Limit** **\$70,000**

**(or 100% of Compensation, if less)**

*This is the maximum plan benefit that each employee may receive from each unrelated employer for the plan year that **ends** in 2025. All plan contributions received by the employee, including pre-tax and Roth deferrals (but not including catch-ups), match, profit sharing and reallocated forfeitures, are considered in determining whether the participant has exceeded this limit.*

**Annual Compensation Limit** **\$350,000**

*Compensation in excess of this amount must be disregarded for plan purposes.*

**Highly Compensated Employees** **\$160,000**

*Employees who earn greater than this amount for the plan year beginning in 2024 will be considered Highly Compensated Employees for the plan year beginning in 2025. Employees who own more than 5% of the company at any time during the 2023 or 2024 plan year will be considered Highly Compensated for the 2024 plan year.*

**Taxable Wage Base (Social Security Limit)** **\$176,100**