



EQUITABLE

IRS benefit and contribution limits

For 403(b), 457(b), 401(a) and 401(k) retirement plans

On November 1, 2024, the Internal Revenue Service announced cost-of-living adjustments applicable to dollar limitations for pension plans and other items for tax year 2025.

	2025	2024
Elective and company matching limits		
403(b) and 401(k) plans (calendar-year basis)	\$23,500	\$23,000
457(b) plans (governmental only) (includes salary reduction contributions and any employer contributions)	\$23,500	\$23,000
Overall contribution limit for 403(b) and 401(a)/401(k) plans (separate overall limits for 403(b) and 401(a)/401(k) plans)	\$70,000 (plus \$7,500 for age 50+ or \$11,250 for ages 60-63)	\$69,000 (plus \$7,500 for age 50+)
Catch-up contribution limits (subject to plan rules, restrictions and calculations)		
Age 50+ catch-up contributions in 403(b), 457(b) and 401(k) plans	\$7,500	\$7,500
Ages 60-63 catch-up contributions in 403(b), 457(b) and 401(k) plans	\$11,250	Not applicable
15 years of service catch-up for 403(b) plans only (maximum \$15,000)	\$3,000	\$3,000
3-year catch-up for 457(b) plans	The lesser of underutilized limit or \$47,000	The lesser of underutilized limit or \$46,000
Compensation limits		
Annual compensation limit (100% of compensation if less than dollar limit. Limits are different for Puerto Rico.)	\$350,000	\$345,000
Highly compensated employee	\$160,000	\$155,000
Taxable wage base — old age, survivors and disability insurance (Income subject to Social Security tax.)	\$176,100	\$168,600

Please visit equitable.com or contact your financial professional for more information.

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