

INTERNAL REVENUE SERVICE LIMITS

2024 TO 2026

	2024	2025	2026
Retirement Plan Maximum Annual Elective Deferrals	\$23,000	\$23,500	\$24,500
Retirement Plan Catch-up Contributions ¹	\$7,500	\$7,500	\$8,000
Retirement Plan Super Catch-up Contributions ²	N/A	\$11,250	\$11,250
Maximum Contributions	The lesser of \$69,000 or 100% of compensation	The lesser of \$70,000 or 100% of compensation	The lesser of \$72,000 or 100% of compensation
Compensation for Highly Compensated Employee ³	\$150,000 in 2023	\$155,000 in 2024	\$160,000 in 2025
Compensation for Key Employee Officer ³	\$220,000	\$230,000	\$235,000
Compensation Limit for Testing and Contribution Determination	\$345,000	\$350,000	\$360,000
Social Security Taxable Wage Base	\$168,600	\$176,100	\$184,500
Starter 401(k) Deferrals	\$6,000	\$6,000	\$6,000
Starter 401(k) Catch-Up Contributions ⁴	\$1,000	\$1,000	\$1,100

1 Participants who are ages 50-59 or 64 and older or who will reach age 50 during the calendar year are allowed to make additional "catch-up" elective deferrals over and above the current elective deferral limit.

2 Participants who are ages 60-63 by the end of the plan year can make an increased "catch-up" contribution.

3 See Chapter 2 of the Administration Manual for the full definition of Highly Compensated Employee and Key Employee.

4 Participants who reach age 50 or older during the calendar year are allowed to make additional "catch-up" elective deferrals over and above the current deferral limit.



If you have any questions regarding the new IRS limits, please contact your ADP Client Services Team.

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