



Sponsel CPA Group offers customized, relationship-based, executive-level business strategy services that help entrepreneurs grow their businesses and find greater success.

Let us put our expertise to work for you!

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Indexed Contribution & Benefit Limits for Qualified Plans

	2025	2024
401(k) deferral limits	\$23,500	\$23,000
Catch-up Contribution to Qualified Plans	\$7,500*	\$7,500
Highly compensated employee	\$160,000	\$155,000
Annual compensation limit	\$350,000	\$345,000
Social Security taxable wage base	\$176,100	\$168,600
Section 415 limit	\$70,000	\$69,000
Traditional IRA limits	\$7,000	\$7,000
Catch-up Contribution to IRAs	\$1,000	\$1,000

*Under a change made in SECURE 2.0, a higher catch-up contribution limit applies for employees aged 60, 61, 62 and 63 who participate in these plans. For 2025, this higher catch-up contribution limit is \$11,250 instead of \$7,500.

TEAM MEMBERS

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