

Cost-of-Living Adjustments for Retirement Items

Code Section	2025	2024	2023	2022	2021	2020
401(a)(17)/ 404(l) Annual Compensation	350,000	345,000	330,000	305,000	290,000	285,000
402(g)(1) Elective Deferrals	23,500	23,000	22,500	20,500	19,500	19,500
408(k)(2)(C) SEP Minimum Compensation	750	750	750	650	650	600
408(k)(3)(C) SEP Maximum Compensation	350,000	345,000	330,000	305,000	290,000	285,000
408(p)(2)(E) SIMPLE Maximum Contributions	16,500	16,000	15,500	14,000	13,500	13,500
409(o)(1)(C) ESOP Limits	1,415,000	1,380,000	1,330,000	1,230,000	1,165,000	1,150,000
	280,000	275,000	265,000	245,000	230,000	230,000
414(q)(1)(B) HCE threshold	160,000	155,000	150,000	135,000	130,000	130,000
414(q)(1)(C)	---	---	---	---	---	---
414(v)(2)(B)(i) Catch-up Contribution	7,500	7,500	7,500	6,500	6,500	6,500
414(v)(2)(B)(ii) Catch-up Contribution	3,500	3,500	3,500	3,000	3,000	3,000
415(b)(1)(A) DB Limits	280,000	275,000	265,000	245,000	230,000	230,000
415(b)(2)(G) DB Limits		---	---	---	---	---
415(c)(1)(A) DC Limits	70,000	69,000	66,000	61,000	58,000	57,000
416(i)(1)(A)(i) Key EE	230,000	220,000	215,000	200,000	185,000	185,000
457(e)(15) Deferral Limit	23,500	23,000	22,500	20,500	19,500	19,500
4980A(c)(1) Excess Distributions	---	---	---	---	---	---
1.61-21(f)(5)(i) Control EE	140,000	135,000	130,000	120,000	115,000	115,000

Code Section	2025	2024	2023	2022	2021	2020
1.61- 21(f)(5)(iii) Control EE	285,000	275,000	265,000	245,000	235,000	230,000
219(b)(5)(A) IRA Contribution Limit	7,000	7,000	6,500	6,000	6,000	6,000
219(b)(5)(B) IRA Catch-Up Contributions	1,000	1,000	1,000	1,000	1,000	1,000
OASDI Taxable Wage Base	176,100	168,600	160,200	147,000	142,800	137,700

Code Section	2019	2018	2017	2016	2015
401(a)(17)/ 404(l) Annual Compensation	280,000	275,000	\$270,000	\$265,000	\$265,000
402(g)(1) Elective Deferrals	19,000	18,500	18,000	18,000	18,000
408(k)(2)(C) SEP Minimum Compensation	600	600	600	600	600
408(k)(3)(C) SEP Maximum Compensation	280,000	275,000	270,000	265,000	265,000
408(p)(2)(E) SIMPLE Maximum Contributions	13,000	12,500	12,500	12,500	12,500
409(o)(1)(C) ESOP Limits	1,130,000	1,105,000	1,080,000	1,070,000	1,070,000
	225,000	220,000	215,000	210,000	210,000
414(q)(1)(B) HCE threshold	125,000	120,000	120,000	120,000	120,000
414(q)(1)(C)	---	---	---	---	---
414(v)(2)(B)(i) Catch-up Contribution	6,000	6,000	6,000	6,000	6,000
414(v)(2)(B)(ii) Catch-up Contribution	3,000	3,000	3,000	3,000	3,000
415(b)(1)(A) DB Limits	225,000	220,000	215,000	210,000	210,000
415(b)(2)(G) DB Limits	---	---	---	---	---
415(c)(1)(A) DC Limits	56,000	55,000	54,000	53,000	53,000
416(i)(1)(A)(i) Key EE	180,000	175,000	175,000	170,000	170,000
457(e)(15) Deferral Limit	19,000	18,500	18,000	18,000	18,000
4980A(c)(1) Excess Distributions	---	---	---	---	---
1.61-21(f)(5)(i) Control EE	110,000	110,000	105,000	105,000	105,000
1.61-21(f)(5)(iii) Control EE	225,000	220,000	215,000	215,000	215,000
219(b)(5)(A) IRA Contribution Limit	6,000	5,500	5,500	5,500	5,500
219(b)(5)(B) IRA Catch-Up Contributions	1,000	1,000	1,000	1,000	1,000
OASDI Taxable Wage Base	132,900	128,400	127,200	118,500	118,500

Code Section	2014	2013	2012	2011	2010
401(a)(17)/ 404(l) Annual Compensation	\$260,000	\$255,000	\$250,000	\$245,000	\$245,000
402(g)(1) Elective Deferrals	17,500	17,500	17,000	16,500	16,500
408(k)(2)(C) SEP Minimum Compensation	550	550	550	550	550
408(k)(3)(C) SEP Maximum Compensation	260,000	255,000	250,000	245,000	245,000
408(p)(2)(E) SIMPLE Maximum Contributions	12,000	12,000	11,500	11,500	11,500
409(o)(1)(C) ESOP Limits	1,050,000	1,035,000	1,015,000	985,000	985,000
	210,000	205,000	200,000	195,000	195,000
414(q)(1)(B) HCE threshold	115,000	115,000	115,000	110,000	110,000
414(q)(1)(C)	---	---	---	---	---
414(v)(2)(B)(i) Catch-up Contribution	5,500	5,500	5,500	5,500	5,500
414(v)(2)(B)(ii) Catch-up Contribution	2,500	2,500	2,500	2,500	2,500
415(b)(1)(A) DB Limits	210,000	205,000	200,000	195,000	195,000
415(b)(2)(G) DB Limits	---	---	---	---	---
415(c)(1)(A) DC Limits	52,000	51,000	50,000	49,000	49,000
416(i)(1)(A)(i) Key EE	170,000	165,000	165,000	160,000	160,000
457(e)(15) Deferral Limit	17,500	17,500	17,000	16,500	16,500
4980A(c)(1) Excess Distributions	---	---	---	---	---
1.61-21(f)(5)(i) Control EE	105,000	100,000	100,000	95,000	95,000
1.61-21(f)(5)(iii) Control EE	210,000	205,000	205,000	195,000	195,000
219(b)(5)(A) IRA Contribution Limit	5,500	5,500	5,000	5,000	5,000
219(b)(5)(B) IRA Catch-Up Contributions	1,000	1,000	1,000	1,000	1,000
OASDI Taxable Wage Base	117,000	113,700	110,100	106,800	106,800

Code Section	2009	2008	2007	2006
401(a)(17)/ 404(l) Annual Compensation	\$245,000	\$230,000	\$225,000	\$220,000
402(g)(1) Elective Deferrals	16,500	15,500	15,500	15,000
408(k)(2)(C) SEP Minimum Compensation	550	500	500	450
408(k)(3)(C) SEP Maximum Compensation	245,000	230,000	225,000	220,000
408(p)(2)(E) SIMPLE Maximum Contributions	11,500	10,500	10,500	10,000
409(o)(1)(C) ESOP Limits	985,000	935,000	915,000	885,000
	195,000	185,000	180,000	175,000
414(g)(1)(B) HCE Threshold	110,000	105,000	100,000	100,000
414(g)(1)(C)	---	----	----	----
414(v)(2)(B)(i) Catch-up Contribution	5,500	5,000	5,000	5,000
414(v)(2)(B)(ii) Catch-up Contribution	2,500	2,500	2,500	2,500
415(b)(1)(A) DB Limits	195,000	185,000	180,000	175,000
415(b)(2)(G) DB Limits	---	----	----	----
415(c)(1)(A) DC Limits	49,000	46,000	45,000	44,000
416(i)(1)(A)(i) Key EE	160,000	150,000	145,000	140,000
457(e)(15) Deferral Limit	16,500	15,500	15,500	15,000
4980A(c)(1) Excess Distributions	---	----	----	----
1.61-21(f)(5)(i) Control EE	95,000	90,000	90,000	85,000
1.61-21(f)(5)(iii) Control EE	195,000	185,000	180,000	175,000
219(b)(5)(A) IRA Contribution Limit	5,000	5,000	4,000	4,000
219(b)(5)(B) IRA Catch-Up Contributions	1,000	1,000	1,000	1,000
OASDI Taxable Wage Base	106,800	102,000	97,500	94,200

Code Section	2005	2004	2003	2002
401(a)(17)/ 404(l) Annual Compensation	\$210,000	\$205,000	\$200,000	\$200,000
402(g)(1) Elective Deferrals	14,000	13,000	12,000	11,000
408(k)(2)(C) SEP Minimum Compensation	450	450	450	450
408(k)(3)(C) SEP Maximum Compensation	210,000	205,000	200,000	200,000
408(p)(2)(E) SIMPLE Maximum Contributions	10,000	9,000	8,000	7,000
409(o)(1)(C) ESOP Limits	850,000	830,000	810,000	800,000
	170,000	165,000	160,000	160,000
414(g)(1)(B) HCE Threshold	95,000	90,000	90,000	90,000
414(g)(1)(C)	----	----	----	----
414(v)(2)(B)(i) Catch-up Contributions	4,000	3,000	2,000	1,000
414(v)(2)(B)(ii) Catch-up Contributions	2,000	1,500	1,000	500
415(b)(1)(A) DB Limits	170,000	165,000	160,000	160,000
415(b)(2)(G) DB Limits	----	----	----	----
415(c)(1)(A) DC Limits	42,000	41,000	40,000	40,000
416(i)(1)(A)(i) Key EE	135,000	130,000	130,000	130,000
457(e)(15) Deferral Limit	14,000	13,000	12,000	11,000
4980A(c)(1) Excess Distributions	----	----	----	----
1.61-21(f)(5)(i) Control EE	85,000	80,000	80,000	80,000
1.61-21(f)(5)(iii) Control EE	170,000	165,000	160,000	160,000
219(b)(5)(A) IRA Contribution Limit	4,000	3,000	3,000	3,000
219(b)(5)(B) IRA Catch-Up Contributions	500	500	500	500
OASDI Taxable Wage Base	90,000	87,900	87,000	84,900

Code Section	2001	2000	1999	1998
401(a)(17)/ 404(l) Annual Compensation	\$170,000	\$170,000	\$160,000	\$160,000
402(g)(1) Elective Deferrals	10,500	10,500	10,000	10,000
408(k)(2)(C) SEP Minimum Compensation	450	450	400	400
408(k)(3)(C) SEP Maximum Compensation	170,000	170,000	160,000	160,000
408(p)(2)(E) SIMPLE Maximum Contributions	6,500	6,000	6,000	6,000
409(o)(1)(C) ESOP Limits	780,000 155,000	755,000 150,000	735,000 145,000	725,000 145,000
414(g)(1)(B) HCE Threshold	85,000	85,000	80,000	80,000
414(g)(1)(C)	----	----	----	----
414(v)(2)(B)(i) Catch-up Contributions	----	----	----	----
414(v)(2)(B)(ii) Catch-up Contributions	----	----	----	----
415(b)(1)(A) DB Limits	140,000	135,000	130,000	130,000
415(b)(2)(G) DB Limits	----	----	----	----
415(c)(1)(A) DC Limits	35,000	30,000	30,000	30,000
416(i)(1)(A)(i) Key EE	----	----	----	----
457(e)(15) Deferral Limit	8,500	8,000	8,000	8,000
4980A(c)(1) Excess Distributions	----	----	----	Repealed
1.61-21(f)(5)(i) Control EE	75,000	75,000	70,000	----
1.61-21(f)(5)(iii) Control EE	155,000	150,000	145,000	----
219(b)(5)(A) IRA Contribution Limit	----	----	----	----
219(b)(5)(B) IRA Catch-Up Contributions	----	----	----	----
OASDI Taxable Wage Base	80,400	76,200	72,600	68,400

Code Section	1997	1996	1995	1994
401(a)(17)/ 404(l) Annual Compensation	\$160,000	\$150,000	\$150,000	\$150,000
402(g)(1) Elective Deferrals	9,500	9,500	9,240	9,240
408(k)(2)(C) SEP Minimum Compensation	400	400	400	450
408(k)(3)(C) SEP Maximum Compensation	160,000	150,000	150,000	150,000
408(p)(2)(E) SIMPLE Maximum Contributions	6,000	----	----	----
409(o)(1)(C) ESOP limits	710,000 140,000	690,000 135,000	670,000 132,000	660,000 132,000
414(g)(1)(B) HCE threshold	80,000	100,000	100,000	99,000
414(g)(1)(C)	Repealed	66,000	66,000	66,000
414(v)(2)(B)(i) Catch-up Contributions	----	----	----	----
414(v)(2)(B)(ii) Catch-up Contributions	----	----	----	----
415(b)(1)(A) DB Limits	125,000	120,000	120,000	118,800
415(b)(2)(G) DB Limits	Repealed	66,000	66,000	66,000
415(c)(1)(A) DC Limits	30,000	30,000	30,000	30,000
416(i)(1)(A)(i) Key EE	----	----	----	----
457(e)(15) Deferral Limit	7,500	----	----	----
4980A(c)(1) Excess Distributions	160,000	155,000	150,000	148,500
1.61-21(f)(5)(i) Control EE	----	----	----	----
1.61-21(f)(5)(iii) Control EE	----	----	----	----
219(b)(5)(A) IRA Contribution Limit	----	----	----	----
219(b)(5)(B) IRA Catch-Up Contributions	----	----	----	----
OASDI Taxable Wage Base	65,400			

Code Section	1993	1992	1991	1989
401(a)(17)/ 404(l) Annual Compensation	\$235,840	\$228,860	\$222,220	----
402(g)(1) Elective Deferrals	8,994	8,728	8,475	7,627
408(k)(2)(C) SEP Minimum Compensation	385	374	363	327
408(k)(3)(C) SEP Maximum Compensation	235,840	228,860	222,220	----
408(p)(2)(E) SIMPLE Maximum Contributions	----	----	----	----
409(o)(1)(C) ESOP limits	642,450 128,490	623,450 124,690	605,350 121,070	544,800 108,960
414(g)(1)(B) HCE Threshold	96,368	93,518	90,803	81,720
414(g)(1)(C)	64,245	62,345	60,535	54,480
414(v)(2)(B)(i) Catch-up Contributions	----	----	----	----
414(v)(2)(B)(ii) Catch-up Contributions	----	----	----	----
415(b)(1)(A) DB Limits	115,641	112,221	108,963	98,064
415(b)(2)(G) DB Limits	64,245	62,345	60,535	54,480
415(c)(1)(A) DC Limits	30,000	30,000	30,000	30,000
416(i)(1)(A)(i) Key EE	----	----	----	----
457(e)(15) Deferral Limit	----	----	----	----
4980A(c)(1) Excess Distributions	144,551	140,276	136,204	122,580
1.61-21(f)(5)(i) Control EE	----	----	----	----
1.61-21(f)(5)(iii) Control EE	----	----	----	----
219(b)(5)(A) IRA Contribution Limit	----	----	----	----
219(b)(5)(B) IRA Catch-Up Contributions	----	----	----	----
OASDI Taxable Wage Base				

