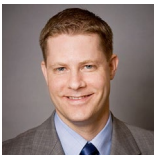


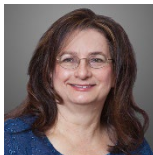
2025 Retirement Plan Limits

	2025	2024	2023
401(k) / 403(b) Deferral Limit	\$ 23,500	\$ 23,000	\$ 22,500
Starter 401(k) Deferral Limit	\$ 6,000	\$ 6,000	N/A
SIMPLE Employee Deferral Limit	\$ 16,500	\$ 16,000	\$ 15,500
Individual Retirement Account (IRA) Contribution Limit	\$ 7,000	\$ 7,000	\$ 6,500
Catch-Up Contribution Limits (Age 50 and older)			
401(k) / 403(b) Plans (Age 50 and older)	\$ 7,500	\$ 7,500	\$ 7,500
SIMPLE Plans	\$ 3,500	\$ 3,500	\$ 3,500
Individual Retirement Account (IRA) & Starter 401(k)	\$ 1,000	\$ 1,000	\$ 1,000
Catch-Up Contribution Limits (Age 60 – 63)			
401(k) / 403(b) Plans	\$ 11,250	N/A	N/A
SIMPLE Plans	\$ 5,250	N/A	N/A
Individual Retirement Account (IRA)	\$ 3,850	N/A	N/A
Defined Contribution Limits			
Maximum Annual Addition	\$ 70,000	\$ 69,000	\$ 66,000
Plan Compensation Limit	\$ 350,000	\$ 345,000	\$ 330,000
Defined Benefit Plan Limit			
Lesser of this amount or the highest 3-year average compensation	\$ 280,000	\$ 275,000	\$ 265,000
Highly Compensated Employee (HCE)			
Look back at prior year compensation for current year determination	\$ 160,000	\$ 155,000	\$ 150,000
FICA Taxable Wage Base	\$ 176,100	\$ 168,600	\$ 160,200

Jones & Roth Retirement Plan Team:



Mark Reynolds,
CPA



Cheryl Opperman,
QPA



Danielle Hernandez,
QPA

The Saver's Credit

Saving for your retirement can make you eligible for a tax credit! The Saver's Credit can be worth up to \$2,000 for married couples filing a joint return or \$1,000 for single taxpayers. Contact the Jones & Roth office nearest you to speak with a tax advisor.

The Right People Beside You.

> jrcpa.com

BEND 300 SW Columbia Street
Suite 201
Bend, OR 97702
phone (541) 382-3590
fax (541) 382-3587

EUGENE 260 Country Club Road
Suite 100
Eugene, OR 97401
phone (541) 687-2320
fax (541) 485-0960

HILLSBORO 6723 NE Bennett St.
Suite 220
Hillsboro, OR 97124
phone (503) 648-0521
fax (503) 648-2692