

# Table of Limits and Thresholds

## IRS Limits on Retirement Benefits and Compensation

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	2024	2023	2022
<b>401(k), 403(b), 457 Elective Deferral Limit</b> (calendar year)	<b>\$23,000</b>	<b>\$22,500</b>	<b>\$20,500</b>
<b>401(k), 403(b) &amp; 457 Catch-Up Contribution Limit</b> (calendar, plan or limitation year)	<b>\$7,500</b>	<b>\$7,500</b>	<b>\$6,500</b>
<b>Annual Compensation Limit</b> (Plan year BEGIN)	<b>\$345,000</b>	<b>\$330,000</b>	<b>\$305,000</b>
<b>Defined Contribution Limit</b> (limitation year END)	<b>\$69,000</b>	<b>\$66,000</b>	<b>\$61,000</b>
<b>Defined Benefit Limit at ages 62-65</b> (limitation year END)	<b>\$275,000</b>	<b>\$265,000</b>	<b>\$245,000</b>
<b>Definition of Highly Compensated Employee (HCE)</b> (plan year BEGIN)	<b>\$155,000</b>	<b>\$150,000</b>	<b>\$135,000</b>
<b>Key Employee Compensation Threshold</b> (plan year END)			
5% Owner	<b>All</b>	<b>All</b>	<b>All</b>
Officer	<b>\$220,000</b>	<b>\$215,000</b>	<b>\$200,000</b>
<b>IRA Contribution Limit</b>	<b>\$7,000</b>	<b>\$6,500</b>	<b>\$6,000</b>
<b>IRA Catch-Up Contributions</b>	<b>\$1,000</b>	<b>\$1,000</b>	<b>\$1,000</b>

See [www.irs.gov](http://www.irs.gov) for more information.  
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