

# 2025 Contribution Limits



401(k) Profit Sharing and Cash Balance Plans

Age	401(k) with Profit Sharing <sup>1</sup>	Cash Balance <sup>2</sup>	Total	Tax Savings <sup>3</sup>
70	\$77,500	\$403,000	\$480,500	\$133,765
65	\$77,500	\$336,000	\$413,500	\$115,675
60	\$88,750	\$325,000	\$413,750	\$117,205
55	\$77,500	\$253,000	\$330,500	\$93,265
50	\$77,500	\$197,000	\$274,000	\$78,145
45	\$70,000	\$154,000	\$224,000	\$63,535
40	\$70,000	\$120,000	\$190,000	\$54,355
35	\$70,000	\$94,000	\$164,000	\$47,335

<sup>1</sup> 401(k): \$23,500 employee deferral with \$7,500 catch-up if over age 50 (\$11,250 super catch-up for ages 60–63); up to \$77,500 with profit sharing.

<sup>2</sup> Cash Balance contributions are based on many variables; specific results may vary.

<sup>3</sup> Tax Savings: Assumes 40% personal tax rate & 27% corporate tax rate. Taxes vary by state. Taxes are deferred until withdrawal at retirement.

Investing in securities involves the risk of loss. Intended for use by employers considering or sponsoring retirement plans; not for personal use by plan participants. Fisher Retirement Solutions™, Fisher\SMB™, FisherSMB™, and all related logos and designs are trademarks of Fisher Retirement Solutions, LLC, which is not connected to Fisher Investments. ©2025 Fisher Retirement Solutions. K102204M June 2025