

2025 Contribution Limits (Federal Limits)

403(b) Limits		Combined 403(b) Basic, Age, & Service Limits	
	Employee		Employee
Basic Limit	\$23,500 ¹		
Age-Based Catch-Ups ²			
• 50-59/64+	\$7,500	Basic + 50-59/64+	\$31,000
• 60-63	\$11,250	Basic + 60-63	\$34,750
15-Year Catch-Up ³ (Call Aviben to confirm eligibility)	\$3,000	Basic + 15	\$26,500
		Basic + 15 + 50-59/64+	\$34,000
		Basic + 15 + 60-63	\$37,750
Combined Fed. EE and ER Limit ⁴	\$70,000 + Any Employee Age-Based Catch-Up Contributions		

457(b) Limits		Combined 457(b) Basic, Age, & Special Limits	
	Tot. Employee/Employer ⁵		Tot. Employee/Employer
Basic Limit	\$23,500 ¹		
Age-Based Catch-Ups			
• 50-59/64+	\$7,500	Basic + 50-59/64+	\$31,000
• 60-63	\$11,250	Basic + 60-63	\$34,750
Special (Pre-Retirement) Catch-Up ⁶	\$23,500	Basic + Special	\$47,000

Pre-2025 403(b)/457(b) Basic Limits					
2006	\$15,000		2013-2014	\$17,500	
2007-2008	\$15,500		2015-2017	\$18,000	
2009-2011	\$16,500		2018	\$18,500	
2012	\$17,000		2019	\$19,000	
			2020-2021	\$19,500	
			2022	\$20,500	
			2023	\$22,500	
			2024	\$23,000	

¹ Limited to the lesser of 100% of compensation and \$23,500.

² Age is determined as of the end of a calendar year. For example, an employee is eligible for the 50+ catch-up as of January 1 of the year the employee turns 50 and is no longer eligible for the 60-63 catch-up as of January 1 of the year the employee turns 64.

³ Requires 15 years of service with same employer and subject to lifetime cap of \$15,000; ineligible if prior deferrals exceed \$5,000 x years of service. An employee eligible for both the 15-year catch-up and an age-based catch-up must first use the 15-year catch-up.

⁴ Limited to the lesser of 100% of compensation and the amount indicated. The limit does not apply to age-based catch-up contributions.

⁵ The \$70,000+ combined federal employee and employer limit for 403(b)s is not available for 457(b)s.

⁶ Permitted if an employee is within three years of normal retirement age and only to the extent that the employee has not maxed out the basic limit in prior taxable years. The special (pre-retirement) catch-up may not be stacked with an age-based catch-up.