THE PENSION DESIGN GROUP 2025 Maximum Lump Sum Contribution Limits

In the table below, we show the maximum cash balance plan contributions. Amounts noted for 401(k) and profit sharing might be limited as a result of IRS combination rules.

The cash balance plan contributions are estimates. Actual amounts will vary based on actuary review and specific client situation.

Age	401(k) deferral	401(k) & Profit Sharing (1)	Cash Balance (2)	Total
70	\$31,000	\$77,500	\$293,000	\$370,500
69	\$31,000	\$77,500	\$302,000	\$379,500
68	\$31,000	\$77,500	\$310,000	\$387,500
67	\$31,000	\$77,500	\$318,000	\$395,500
66	\$31,000	\$77,500	\$325,000	\$402,500
65	\$31,000	\$77,500	\$333,000	\$410,500
64	\$31,000	\$77,500	\$340,000	\$417,500
63	\$31,000	\$77,500	\$347,000	\$424,500
62	\$31,000	\$77,500	\$354,000	\$431,500
61	\$31,000	\$77,500	\$337,000	\$414,500
60	\$31,000	\$77,500	\$321,000	\$398,500
59	\$31,000	\$77,500	\$305,000	\$382,500
58	\$31,000	\$77,500	\$290,000	\$367,500
57	\$31,000	\$77,500	\$276,000	\$353,500
56	\$31,000	\$77,500	\$263,000	\$340,500
55	\$31,000	\$77,500	\$250,000	\$327,500
54	\$31,000	\$76,500	\$238,000	\$315,500
53	\$31,000	\$76,500	\$226,000	\$303,500
52	\$31,000	\$76,500	\$215,000	\$292,500
51	\$31,000	\$76,500	\$205,000	\$282,500
50	\$31,000	\$76,500	\$195,000	\$272,500
49	\$23,500	\$70,000	\$185,000	\$255,000
48	\$23,500	\$70,000	\$176,000	\$246,000
47	\$23,500	\$70,000	\$168,000	\$238,000
46	\$23,500	\$70,000	\$159,000	\$229,000
45	\$23,500	\$70,000	\$152,000	\$222,000
44	\$23,500	\$70,000	\$144,000	\$214,000
43	\$23,500	\$70,000	\$137,000	\$205,000
42	\$23,500	\$70,000	\$131,000	\$201,000
41	\$23,500	\$70,000	\$124,000	\$194,000
40	\$23,500	\$70,000	\$118,000	\$188,000
39	\$23,500	\$70,000	\$113,000	\$183,000
38	\$23,500	\$70,000	\$107,000	\$177,000
37	\$23,500	\$70,000	\$102,000	\$172,000
36	\$23,500	\$70,000	\$97,000	\$167,000
35	\$23,500	\$70,000	\$92,000	\$162,000
34	\$23,500	\$70,000	\$88,000	\$158,000
33	\$23,500	\$70,000	\$83,000	\$153,000
32	\$23,500	\$70,000	\$79,000	\$149,000
31	\$23,500	\$70,000	\$76,000	\$146,000
30	\$23,500	\$70,000	\$72,000	\$142,000

⁽¹⁾ The maximum contribution limits for the 401(k) profit sharing plan may be limited as a result of IRS plan combination rules. For plans that are not covered by the PBGC, employer contributions to a 401(k) and profit sharing plan may be reduced to the IRS limit of 6% of eligible compensation. (2) Maximum cash balance plan contributions are based on IRS limits. Actual contributions can be lower depending on the client's situation, IRS limitations and actuary review.