

2024 and 2025 Plan Year Adjustments to Dollar Amounts

Retirement plans which are subject to nondiscrimination testing apply certain compensation break points in determining the maximum compensation which may be considered under the plan and in determining Highly Compensated Employees. These dollar amounts are adjusted each year by the IRS for cost-of-living increases. The following chart reflects the adjustments which apply to the 2024 and 2025 Plan Years.

REQUIREMENT	CATEGORY	2024 ADJUSTED AMOUNT	2025 ADJUSTED AMOUNT
Highly Compensated Employee (HCE)	Compensation in excess of \$155,000 (as adjusted for cost of living)	\$155,000	\$160,000
Maximum Compensation Limit	\$345,000 (as adjusted for cost of living)	\$345,000	\$350,000
Elective Deferrals	Section 401(k) and Section 403(b) - including Roth elective deferrals	\$23,000	\$23,500
Maximum Defined Contribution Plan Dollar Amount	Section 401(k) and Section 403(b)	\$69,000	\$70,000