



# **Comparing Plan Contributions: SEP vs. SIMPLE vs. 401(k)**

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**Plan Limits (2025) - Maximum Contribution Comparison**

<u>Earned Income</u>	<u>SEP Plan</u>		<u>SIMPLE Plan with 3% Match</u>			<u>Traditional 401(k) Plan</u>		
	<u>Max 25% Contribution</u>		<u>Maximum Deferral</u>	<u>3% Match</u>	<u>Total</u>	<u>Maximum Deferral</u>	<u>Max. 25% Contribution</u>	<u>Total</u>
20,000	\$ 5,000		\$ 16,500	\$ 600	\$ 17,100	\$ 20,000	\$ -	\$ 20,000*
25,000	6,250		\$ 16,500	750	17,250	23,500	1,500	25,000*
30,000	7,500		\$ 16,500	900	17,400	23,500	6,500	30,000*
35,000	8,750		\$ 16,500	1,050	17,550	23,500	8,750	32,250
40,000	10,000		\$ 16,500	1,200	17,700	23,500	10,000	33,500
50,000	12,500		\$ 16,500	1,500	18,000	23,500	12,500	36,000
60,000	15,000		\$ 16,500	1,800	18,300	23,500	15,000	38,500
75,000	18,750		\$ 16,500	2,250	18,750	23,500	18,750	42,250
100,000	25,000		\$ 16,500	3,000	19,500	23,500	25,000	48,500
186,000	46,500		\$ 16,500	5,580	22,080	23,500	46,500	70,000
200,000	50,000		\$ 16,500	6,000	22,500	23,500	46,500 (23.25%)	70,000
280,000	70,000		\$ 16,500	8,400	24,900	23,500	46,500 (16.61%)	70,000
345,000	70,000 (20.3%)		\$ 16,500	10,350	26,850	23,500	46,500 (13.47%)	70,000
450,000	70,000 (15.56%)		\$ 16,500	13,500	30,000	23,500	46,500 (10.33%)	70,000

\*One's annual addition cannot exceed 100% of earned income.  
 This calculation ignores social security and medicare taxes.

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