

2026

Contribution Limits for Retirement Plans



| | 2026 | 2025 |
|--|------------------|-----------|
| Maximum Contributions (401k/403b/457) | \$24,500 | \$23,500 |
| Maximum Catch-Up – Age 50+ (401k/403b/457) | \$8,000 | \$7,500 |
| Super Catch-Up – Age 60-63 | \$11,250 | \$11,250 |
| Defined Contribution Limit | \$72,000 | \$70,000 |
| Compensation | \$360,000 | \$350,000 |
| Taxable Wage Base | \$184,500 | \$176,100 |
| Highly Compensated Employee (HCE) | \$160,000 | \$160,000 |
| Key Employee/Officer | \$235,000 | \$230,000 |
| Defined Benefit Limit | \$290,000 | \$280,000 |
| SIMPLE | \$17,000 | \$16,500 |
| SIMPLE Catch-Up – Age 50+ | \$4,000 | \$3,500 |
| SIMPLE Super Catch-Up – Age 60-63 | \$5,250 | \$5,250 |
| IRA Contribution Limit | \$7,500 | \$7,000 |
| IRA Catch-Up – Age 50+ | \$1,100 | \$1,000 |

This information is provided as a courtesy and is not designed to be all encompassing.



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LET US HELP YOU WRITE YOUR RETIREMENT STORY

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