2026 Contribution Limits for Retirement Plans

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	2026	2025
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
Highly Paid Individual (Roth Catch-Up)	**$150,000**	$145,000
401(k) Deferral Limit	**$24,500**	$23,500
Maximum Catch-Up – Age 50+	**$8,000**	$7,500
Super Catch-Up* – Age 60-63	**$11,250**	$11,250
Defined Contribution Limit	**$72,000**	$70,000
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

Important Dates

February 17 | Deadline to return 12/31 census to receive calculations & testing by 3/15 or 4/15 if not filing an extension

March 15 | ADP/ACP Test Corrections due and Employer Contributions due if not filing an extension

April 15 | Deadline for employer contributions for self-employed calculations

July 31 | Form 5500 Filling Deadline without extension

October 15 | Form 5500 Filing Deadline with extension

December 1 | Safe Harbor confirmation / Notice Delivery

SIMPLE | If you have a SIMPLE plan, you can revoke it at any time during the year. Contact us to learn more.

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

*If added and included via amendment in plan document.

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This information has been developed as a general guide to educate plan sponsors and is not intended as authoritative guidance or tax/legal advice. Each plan has unique requirements and you should consult your attorney or tax advisor for guidance regarding your specific situation.