2026 Contribution Limits for Retirement Plans



		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) E	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 Con	tribution Limit	\$7,500	\$7,000
IRA Cato	h-Up - Age 50+	\$1,100	\$1,000
The same of	MILLION TO THE SECTION OF THE SECTIO		

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 selfemployed 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.

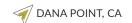
This information is provided as a courtesy and is not designed to be all encompassing.

*If added and included via amendment in plan document.



CROSSPLANS







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.