

2026 Plan Comparison

Age	W-2 or Self Employment Income	Max PS/SEP	Max 401(k) with Profit Sharing	Max Cash Balance Only	Max Combo - 401(k) Profit Sharing and Cash Balance	Max 412(e)(3)
35	\$ 100,000.00	\$ 25,000.00	\$ 49,500.00	\$ 14,841.00	\$ 45,341.00	\$ 62,607.81
35	\$ 150,000.00	\$ 37,500.00	\$ 62,000.00	\$ 22,261.00	\$ 55,761.00	\$ 93,883.25
35	\$ 290,000.00	\$ 72,000.00	\$ 72,000.00	\$ 43,039.00	\$ 84,939.00	\$ 181,454.42
35	\$ 360,000.00	\$ 72,000.00	\$ 72,000.00	\$ 43,039.00	\$ 89,139.00	\$ 181,454.42
40	\$ 100,000.00	\$ 25,000.00	\$ 49,500.00	\$ 21,358.00	\$ 51,858.00	\$ 80,212.19
40	\$ 150,000.00	\$ 37,500.00	\$ 62,000.00	\$ 32,036.00	\$ 65,536.00	\$ 120,291.86
40	\$ 290,000.00	\$ 72,000.00	\$ 72,000.00	\$ 61,937.00	\$ 103,837.00	\$ 232,514.87
40	\$ 360,000.00	\$ 72,000.00	\$ 72,000.00	\$ 61,937.00	\$ 108,037.00	\$ 232,514.87
45	\$ 100,000.00	\$ 25,000.00	\$ 49,500.00	\$ 31,869.00	\$ 62,369.00	\$ 105,191.21
45	\$ 150,000.00	\$ 37,500.00	\$ 62,000.00	\$ 47,803.00	\$ 81,303.00	\$ 157,761.58
45	\$ 290,000.00	\$ 72,000.00	\$ 72,000.00	\$ 92,419.00	\$ 134,319.00	\$ 304,958.52
45	\$ 360,000.00	\$ 72,000.00	\$ 72,000.00	\$ 92,419.00	\$ 138,519.00	\$ 304,958.52
50	\$ 100,000.00	\$ 25,000.00	\$ 57,500.00	\$ 53,819.00	\$ 92,319.00	\$ 149,158.51
50	\$ 150,000.00	\$ 37,500.00	\$ 70,000.00	\$ 80,729.00	\$ 122,229.00	\$ 223,714.52
50	\$ 290,000.00	\$ 72,000.00	\$ 80,000.00	\$ 156,077.00	\$ 205,977.00	\$ 432,471.22
50	\$ 360,000.00	\$ 72,000.00	\$ 80,000.00	\$ 156,077.00	\$ 210,177.00	\$ 432,471.22
55	\$ 100,000.00	\$ 25,000.00	\$ 57,500.00	\$ 93,437.00	\$ 131,937.00	\$ 198,160.52
55	\$ 150,000.00	\$ 37,500.00	\$ 70,000.00	\$ 140,156.00	\$ 181,656.00	\$ 297,221.42
55	\$ 290,000.00	\$ 72,000.00	\$ 80,000.00	\$ 270,968.00	\$ 320,868.00	\$ 574,591.92
55	\$ 360,000.00	\$ 72,000.00	\$ 80,000.00	\$ 270,968.00	\$ 325,068.00	\$ 713,273.33
60	\$ 100,000.00	\$ 25,000.00	\$ 57,500.00	\$ 107,617.00	\$ 146,117.00	\$ 215,403.09
60	\$ 150,000.00	\$ 37,500.00	\$ 70,000.00	\$ 161,425.00	\$ 202,925.00	\$ 323,088.81
60	\$ 290,000.00	\$ 72,000.00	\$ 80,000.00	\$ 312,089.00	\$ 361,989.00	\$ 624,608.84
60	\$ 360,000.00	\$ 72,000.00	\$ 80,000.00	\$ 312,089.00	\$ 366,189.00	\$ 775,364.36
65	\$ 100,000.00	\$ 25,000.00	\$ 57,500.00	\$ 94,483.00	\$ 132,983.00	\$ 184,320.25
65	\$ 150,000.00	\$ 37,500.00	\$ 70,000.00	\$ 141,725.00	\$ 183,225.00	\$ 276,465.71
65	\$ 290,000.00	\$ 72,000.00	\$ 80,000.00	\$ 274,001.00	\$ 323,901.00	\$ 534,473.00
65	\$ 360,000.00	\$ 72,000.00	\$ 80,000.00	\$ 340,141.00	\$ 394,241.00	\$ 663,476.64