



## 2026 IRS Cost-of-Living Adjusted Limits COLA Limits Applicable to Retirement Plans

### Limits for IRAs

|  | 2026    | 2025    |
|--|---------|---------|
| Traditional & Roth IRA Contribution Limit          | \$7,500 | \$7,000 |
| Traditional & Roth IRA Catch-up Contribution Limit | \$1,100 | \$1,000 |

### Limits for SEPs and SIMPLEs

|  |           |           |
|--|-----------|-----------|
| SEP-IRA Annual Compensation Limit              | \$360,000 | \$350,000 |
| SEP Contribution Limit                         | \$72,000  | \$70,000  |
| SIMPLE Contribution Limit                      | \$17,000  | \$16,500  |
| SIMPLE Catch-up Contribution Limit             | \$4,000   | \$3,500   |
| "Super" Catch-up for SIMPLE Limit Ages 60 - 63 | \$5,250   | \$5,250   |

### Limits for Qualified Plans

|   |           |           |
|---|-----------|-----------|
| Annual Compensation Limit   | \$360,000 | \$350,000 |
| Annual Defined Contribution Limit   | \$72,000  | \$70,000  |
| 401(k)/403(b)/457 Employee Contribution Limit   | \$24,500  | \$23,500  |
| 401(k)/403(b)/457 Employee Catch-up Limit   | \$8,000   | \$7,500   |
| "Super" 401(k)/403(b)/457 Catch-up Limit Ages 60 - 63   | \$11,250  | \$11,250  |
| Highly Paid Individuals: FICA Wage (Box 3 of 2025 Form W-2) Amount Requiring 2026 Catch-up Contributions to be ROTH | TBD       | \$150,000 |
| Defined Benefit Plan Annual Benefit Limit   | \$290,000 | \$280,000 |
| Annual Defined Contribution Limit   | \$72,000  | \$70,000  |
| Highly Compensated Employee Threshold   | \$160,000 | \$160,000 |
| Top-Heavy Key Employee Compensation Limit - Officer   | \$235,000 | \$230,000 |
| Social Security Wage Base Limit   | \$184,500 | \$176,100 |

### Limits for SEPs and SIMPLEs

|  |           |           |
|--|-----------|-----------|
| SEP-IRA Annual Compensation Limit              | \$360,000 | \$350,000 |
| SEP Contribution Limit                         | \$72,000  | \$70,000  |
| SIMPLE Contribution Limit                      | \$17,000  | \$16,500  |
| SIMPLE Catch-up Contribution Limit             | \$4,000   | \$3,500   |
| "Super" Catch-up for SIMPLE Limit Ages 60 - 63 | \$5,250   | \$5,250   |

### Other Limits

|                   |         |         |
|-------------------|---------|---------|
| H.S.A. (single)   | \$4,400 | \$4,300 |
| H.S.A. (family)   | \$8,750 | \$4,300 |
| H.S.A. Catch-up   | \$1,000 | \$1,000 |
| Healthcare F.S.A. | \$3,400 | \$3,300 |

