



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

	2026	2025
Limits for IRAs		
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

