

2026 QUALIFIED CONTRIBUTION INFORMATION

Maximum Traditional IRA and ROTH IRA Contribution Limits		
IRA Contribution Under Age 50		\$7,500
IRA Contribution at Age 50 or Older		\$8,600
Traditional IRA Deductions if You ARE Covered by a Retirement Plan at Work		
Tax Filing Status	Average Gross Income	Deduction Amount
Single	\$81,000 or less	Full Deduction Up to Contribution Limit
	\$81,001 - \$91,000	Partial Deduction
	\$91,000 or more	No Deduction
Married, Filing Jointly	\$129,000 or less	Full Deduction Up to Contribution Limit
	\$129,001 - \$149,000	Partial Deduction
	\$149,000 or more	No Deduction
Married, Filing Separately	Less than \$10,000	Partial Deduction
	\$10,000 or more	No Deduction
Traditional IRA Deductions if You Are NOT Covered by a Retirement Plan at Work		
Tax Filing Status	Average Gross Income	Deduction Amount
Single	Any Amount	Full Deduction Up to Contribution Limit
Married, Filing Jointly, spouse is not covered	Any Amount	Full Deduction Up to Contribution Limit
Married, Filing Jointly, spouse is covered	\$242,001 - \$252,000	Partial Deduction
Phase-Out of Roth IRA Contribution Eligibility		
Single		\$153,000 - \$168,000
Married, Filing Jointly		\$242,000 - \$252,000
Married, Filing Separately		\$0 - \$10,000
Roth IRA Conversion Eligibility	No Income Restrictions on Roth IRA Conversions	
SEP IRA Contribution Levels		
Status	Maximum Contribution	
SEP IRA Contribution	Up to 25% of Compensation - \$72,000 Limit	
SIMPLE Elective Deferral (ED) Contribution Limits		
SIMPLE Contribution Under Age 50		\$17,000
SIMPLE Contribution at Age 50 or Older		\$21,000
Individual 401(k)		
Employer Contribution		Up to 25% of Compensation
401(k) Elective Deferral Contribution Under Age 50		\$24,500
401(k) Elective Deferral Contribution at Age 50 or Older		\$32,500
Total Employer/Employee Limit Under Age 50		\$72,000
Total Employer/Employee Limit at Age 50 or Older		\$77,500
Other Retirement Plans		
403(b), 457(b), and SARSEP Elective Deferral Under Age 50		\$24,500
403(b), 457(b), and SARSEP Elective Deferral at Age 50 or Older		\$32,500
Max Employer/Employee Contribution to Defined Contribution Plan		\$72,000