



# 2026 IRS CONTRIBUTION LIMITS

Account Types		2025 limit	2026 limit
IRA	Traditional and Roth IRA contribution limit	\$7,000	<b>\$7,500</b>
	Catch-up limit for individuals age 50 and older	\$1,000	<b>\$1,100</b>
SIMPLE IRA	Elective deferral limit	\$16,500	<b>\$17,000</b>
	Catch-up limit for individuals age 50 and older	\$3,500	<b>\$4,000</b>
	Maximum employer match (\$1 for \$1 match on the first 3% of employee compensation deferred. Catch-up deferral is also matched if over age 50)	\$16,500	<b>\$17,000</b>
	Maximum employer non-elective contribution (2% of employee compensation, subject to annual compensation limit)	\$6,900	<b>\$6,900</b>
SEP IRA	Maximum SEP contribution	\$70,000	<b>\$72,000</b>
	SEP compensation exclusion	\$750	<b>\$750</b>
401(k), SARSEP, 403(b) and Governmental 457(b)	Elective deferral limit (402(g))	\$23,500	<b>\$24,500</b>
	Catch-up limit for individuals age 50 +*	\$7,500	<b>\$8,000</b>
401(k), profit sharing and money purchase pension	Defined contribution limit (415(c) limit)	\$70,000	<b>\$72,000</b>
401(k), SEP, profit sharing and money purchase pension	Employee annual compensation limit	\$350,000	<b>\$360,000</b>
401(k), SARSEP, 403(b) and Governmental 457(b)	Highly compensated employee limit (no requirement for 5% owner)	\$160,000	<b>\$160,000</b>
401(k), SEP, profit sharing and money purchase pension	Top-heavy plan key employee compensation limit	\$230,000	<b>\$235,000</b>
Defined benefit	Maximum annual benefit at retirement	\$280,000	<b>\$290,000</b>

## Modified adjusted gross income (MAGI) phase-out ranges for traditional IRA deduction when a taxpayer is covered by a retirement plan at work

Filing status	2025	2026
Single or head of household	79,000-\$89,000	<b>\$81,000-\$91,000</b>
Married filing jointly	\$126,000-\$146,000	<b>\$129,000-\$149,000</b>
Married filing jointly for non-covered spouse with a spouse who is an active participant	\$236,000-\$246,000	<b>\$242,000-\$252,000</b>

## MAGI phase-out ranges for Roth IRA annual contributions

Filing status	2025	2026
Single or head of household	\$150,000-\$165,000	<b>\$153,000-\$168,000</b>
Married filing jointly	\$236,000-\$246,000	<b>\$242,000-\$252,000</b>
Married filing separately	\$0-\$10,000	<b>\$0-\$10,000</b>

Social Security	2025	2026
Social Security taxable wage base	\$176,100	<b>\$184,500</b>
Maximum earnings for individuals under normal retirement age before a social security benefit is reduced. One dollar in benefits is withheld for every \$2 in earnings above the limit	\$23,400/yr. (\$1,950/month)	<b>\$24,480/yr. (\$2,062/month)</b>
Maximum benefit at social security full retirement age	\$4,018 /month	<b>\$4,152/month</b>

\*Catch-Up Contributions for those participants who attain age 60, 61, 62 or 63 in 2026 will be \$11,250

Cetera® Retirement Plan Specialists may provide third-party administrative services (TPA) to clients of financial advisors who are affiliated with its family of broker-dealers and registered investment advisers. Cetera Retirement Plan Specialists is a part of Cetera Financial Group®. Cetera Retirement Plan Specialists and its related entities operate independently and there is no requirement for retirement plan clients of Cetera Financial Group firms to engage with Cetera Retirement Plan Specialists. "Cetera Financial Group" refers to the network of independent retail firms encompassing, among others, Cetera Advisors LLC, Cetera Wealth Services LLC, Cetera Investment Services LLC (marketed as Cetera Financial Institutions or Cetera Investors), and Cetera Financial Specialists LLC. All firms are members FINRA / SIPC. Located at 655 W. Broadway, 11th Floor, San Diego, CA 92101.

For a comprehensive review of your personal situation, always consult with a tax or legal advisor. Neither Cetera nor any of its representatives may give legal or tax advice.