2026 Retirement Plan Contribution Limits

Internal Revenue Code Section	2026	2025
401(K), 403(B), PROFIT-SHARING PLANS, ETC.		
Annual Compensation - 401(a)(17)/404(1)	$360,000	$350,000
Elective Deferrals -402(g)(1)	$24,500	$23,500
Catch-up Contributions - 414(v)(2)(B)(i)	$8,000 *(age 50-59 or 64+)* $11,250 *(age 60-63)*	$7,500 *(age 50-59 or 64+)* $11,250 *(age 60-63)*
Defined Contribution Limits - 415(c)(1)(A)	$72,000	$70,000
Other		
HCE Threshold -414(q)(1)(B)	$160,000	$160,000
Defined Benefit Limits - 415(b)(1)(A)	$290,000	$280,000
Key Employee -416(i)(1)(A)(i)	$235,000	$230,000
457 Elective Deferrals -457(e)(15)	$24,500	$23,500
Social Security - Taxable Wage Base	$184,500	$176,100
IRAs		
IRA Contribution Limit -219(b)(5)(A)	$7,500	$7,000
IRA Catch-Up Contributions -219(b)(5)(B)	$1,100	$1,000
IRA AGI DEDUCTION PHASE-OUT STARTING AT:		
Joint Return (and Qualifying Widower)	$129,000	$126,000
Single or Head of Household	$81,000	$79,000
SIMPLIFIED EMPLOYEE PENSION		
SEP Minimum Compensation -408(k)(2)(C)	$800	$750
SEP Maximum Compensation - 408(k) (3)(C)	$360,000	$350,000
SAVINGS INCENTIVE MATCH PLAN FOR EMPLOYEES		
SIMPLE Maximum Contributions -408(p)(2)(E)	$17,000	$16,500
Catch-up Contributions - 414(v)(2)(B)(ii)	$4,000	$3,500