

Retirement / Pension Plan Limitations



Type of Limitation	2026	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013
Elective Deferrals	24,500	23,500	23,000	22,500	20,500	19,500	19,500	19,000	18,500	18,000	18,000	18,000	17,500	17,500
> Age 50	+8,000 = 32,500	+7,500 = 31,000	7,500	7,500	6,500	6,500	6,500	6,000	6,000	6,000	6,000	6,000	5,500	5,500
Super Catch-Up = Ages 60-63	+3,250 = 35,750	+3,250 = 34,750	X	X	X	X	X	X	X	X	X	X	X	X
Annual DC Contribution Limit	72,000	70,000	69,000	66,000	61,000	58,000	57,000	56,000	55,000	54,000	53,000	53,000	52,000	51,000
	+8,000 +3,750	+7,500 +3,750	+7,500	+7,500	+6,500	+6,500								
FICA wage threshold requiring Roth catch-up (Lookback Yr. Calc)	150,000	145,000	X	X	X	X	X	X	X	X	X	X	X	X
Highly Compensated (Lookback Yr. Calc)	160,000	160,000	155,000	150,000	135,000	130,000	130,000	125,000	120,000	120,000	120,000	120,000	115,000	115,000
Annual Compensation Limit	360,000	350,000	345,000	330,000	305,000	290,000	285,000	280,000	275,000	270,000	265,000	265,000	260,000	255,000
SEP Contribution Levels (the lesser of...) entity type	72,000 or 25%	70,000 or 25%	69,000 or 25%	66,000 or 25%	61,000 or 25%	58,000 or 25%	57,000 or 25%	56,000 or 25%	55,000 or 25%	54,000 or 25%	53,000 or 25%	53,000 or 25%	52,000 or 25%	51,000 or 25%
Simple	17,000	16,500	16,000	15,500	14,000	13,500	13,500	13,000	12,500	12,500	12,500	12,500	12,000	12,000
+ Catch-Up if over Age 50	4,000	3,500	3,500	3,500	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	2,500	2,500
IRA Contribution Limits	7,500	7,000	7,000	6,500	6,000	6,000	6,000	6,000	5,500	5,500	5,500	5,500	5,500	5,500
+ Catch-Up if over Age 50	1,100	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Annual DB Contribution Limit	290,000	280,000	275,000	265,000	245,000	230,000	230,000	225,000	220,000	215,000	210,000	210,000	210,000	205,000
Key Employee Comp Top-Heavy Plan	235,000 1% \$150k	230,000 1% \$150k	220,000 1% \$150k	215,000 1% \$150k	200,000	185,000	185,000	180,000	175,000	175,000	170,000	170,000	170,000	165,000
Income Subject to Social Security	184,500	176,100	168,600	160,200	147,000	142,800	137,700	132,900	128,400	127,200	118,500	118,500	117,000	113,700

All figures shown above may have additional criteria and income limits for eligibility.

This Summary is designed to provide limitations compared to history and is not intended to be comprehensive.

