



IRS-INDEXED DOLLAR LIMITATIONS for IRS-QUALIFIED EMPLOYEE RETIREMENT BENEFIT PLANS

Code Section	Subject	For Plan Years Beginning In:		
		2026	2025	2024
	<u>ELECTIVE SALARY DEFERRAL LIMITS:</u> <i>Maximum elective contributions that an employee can contribute to all plans in which the employee participates during a calendar year.</i>			
402(g)	401k, 403(b), 408(k)	24,500	23,500	23,000
414(v)	Catch-Up *	8,000	7,500	7,500
	<i>Catch-Up Age 60-63 = greater of \$10,000 or 150% regular Catch-Up</i>	12,000	11,250	n/a
	<i>Roth Catch-Up Wage used to determine if catch-up must be Roth next year</i>	TBD	150,000	n/a
402A(e)	Emergency Savings Accounts	2,500	2,500	n/a
457(e)	457 Elective Deferrals	24,500	23,500	23,000
408(p)	SIMPLEs	17,000	16,500	16,000
414(v)	SIMPLE Catch-Up *	4,000	3,500	3,500
	<i>Secure 2.0 Catch-up 60-63 150% regular catch-up</i>	5,250	5,250	n/a
New	Starter 401(k)	6,000	6,000	6,000
New	Starter 401(k) Catch-Up *	1,100	1,000	1,000
219(b)	<u>IRA CONTRIBUTION LIMITS:</u> <i>Maximum contributions an individual can contribute to all IRAs in a calendar year (may be subject to income limitations).</i>			
	Annual Contribution	7,500	7,000	7,000
	Catch-Up *	1,100	1,000	1,000
415(c)	<u>MAXIMUM ANNUAL ACCOUNT ADDITION:</u> <i>Maximum contributions to an individual's account during a plan year includes a combination of employee and employer contributions that equal the lesser of 100% of the individual's compensation OR</i>			
	DC \$ Limit	72,000	70,000	69,000
415(b)	<u>MAXIMUM ANNUAL BENEFIT:</u> DB Limit	290,000	280,000	275,000
414(q)	<u>HIGHLY-COMPENSATED EMPLOYEE DEFINITION:</u> <i>For testing purposes, an employee that is a greater than 5% owner OR earns more than:</i>			
	Prior Year Compensation	160,000	160,000	155,000
416	<u>KEY EMPLOYEE DEFINITION:</u> <i>For purpose of top heavy determination, an employee that is a 5% owner OR</i>			
	Officer with Compensation of	235,000	230,000	220,000
	1% Owner with Compensation of	150,000	150,000	150,000
401(a)(17)	<u>MAXIMUM ANNUAL COMPENSATION:</u> <i>Amount of an individual's compensation that can be taken into account when determining contributions and benefits.</i>			
	Compensation Limit	360,000	350,000	345,000
404(a)	<u>MAXIMUM DEDUCTIBLE EMPLOYER CONTRIBUTION:</u> Defined Contribution Plan	25%	25%	25%
401(l)	<u>SOCIAL SECURITY TAXABLE WAGE BASE:</u> <i>For permitted disparity allocation of nonelective contributions.</i>			
	FICA Base	184,200	176,100	168,600

* Additional contributions that can only be made by individuals that are at least age 50 by the last day of the calendar year. Maximum Annual Account Addition does not include 401(k) Catch-Up.