



## 2026 Retirement Plan Limits



	2025	2026
<b>401(k) Employee Elective Deferral Limit</b>	\$23,500	\$24,500
<b>"Catch-Up" Contribution Limits (age 50 or older)</b>		
401(k) Plans (excluding Ages 60-63)	\$7,500	\$8,000
Super Catch-up (Ages 60-63 <b>only</b> )	\$11,250	\$11,250
SIMPLE Plans	\$3,500	\$4,000
Individual Retirement Accounts	\$1,000	\$1,100
<b>Defined Contribution Plan Contribution Limits</b> (The maximum 'annual additions' is the lesser of 100% of compensation or this dollar amount, <u>plus</u> Catch-up Contribution if age 50 or older.)	\$70,000	\$72,000
<b>Highly Compensated Employee Income Limits</b>		
Any person who owns more than 5% of the company or who earned more than this amount in the prior year:	\$160,000	\$160,000
Covered Compensation Limit	\$350,000	\$360,000
SIMPLE Elective Deferral Limit	\$16,500	\$17,000
Individual Retirement Account Contribution Limit	\$7,000	\$7,500
<b>FICA Taxable Wage Base</b>	\$176,100	\$184,500

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