



Annual Contribution Limits for 2026

	2026	2025
CONTRIBUTION LIMITS		
401(k), 403(b), and 457 Gov't Plan Elective Deferrals	\$24,500	\$23,500
SIMPLE Plan Elective Deferrals	\$17,000	\$16,500
IRA (Traditional and Roth)	\$7,500	\$7,000
CATCH-UP CONTRIBUTIONS		
401(k), 403(b), and 457(b) Catch-Up (age 50+)	\$8,000	\$7,500
401(k), 403(b), and 457(b) Super Catch-Up (ages 60-63)	\$11,250	\$11,250
SIMPLE Plans Catch-Up (age 50+)	\$4,000	\$3,850
SIMPLE Plans Super Catch-Up (ages 60-63)	\$5,250	\$5,250
IRA Catch-Up (age 50+)	\$1,100	\$1,000
OTHER		
Maximum Considered Compensation	\$360,000	\$350,000
Social Security Taxable Wage Base	\$184,500	\$176,100
Definition of Highly Compensated Employee (HCE)	\$160,000	\$160,000
Definition of Key Employee by Compensation	\$235,000	\$230,000
Defined Contribution Plan 415 (Maximum) Limit	\$72,000	\$70,000
Maximum lifetime premium limit for a Qualified Longevity Annuity Contract (QLAC)	\$210,000	\$210,000
FICA Wage Threshold for Mandatory Roth Catch-Up Requirement	\$150,000	\$145,000
Employee Compensation Limit to be excluded from calculating small employer pension plan startup cost credit for employer contributions	\$110,000	\$105,000