

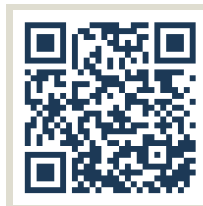


RETIREMENT PLAN CONTRIBUTION LIMITS 2026

	2026	2025	Change
Plan Limits:			
401(k) / 403(b) Elective Deferral Limit	\$24,500	\$23,500	\$1,000
401(k) / 403(b) Catch-Up Contribution Limit	\$8,000	\$7,500	\$500
401(k) / 403(b) Age 60-63 Catch-Up Limit	\$11,250	\$11,250	n/a
Annual Defined Contribution Limit	\$72,000	\$70,000	\$2,000
Annual Compensation Limit	\$360,000	\$350,000	\$10,000
Roth Catch-Up Wage Base	\$150,000	\$145,000	\$5,000
Annual Defined Benefit Limit	\$290,000	\$280,000	\$10,000
Highly Compensated Employee Dollar Limit	\$160,000	\$155,000	\$5,000
Key Employee Dollar Limit	\$235,000	\$230,000	\$5,000
Related Limits:			
SIMPLE Employee Deferral Limit	\$17,000	\$16,500	\$500
SIMPLE Catch-Up Deferral Limit	\$4,000	\$3,500	\$500
SEP Annual Compensation Limit	\$360,000	\$350,000	\$10,000
Social Security Taxable Wage Base	\$184,500	\$176,100	\$8,400
Self-only HSA Contribution Limit	\$4,400	\$4,300	\$100
Family HSA Contribution Limit	\$8,750	\$8,550	\$200
HSA Catch-Up Contribution Limit	\$1,000	\$1,000	n/a
IRA / Roth Contribution Limit	\$7,500	\$7,000	\$500
IRA / Roth Catch-Up Contribution Limit	\$1,100	\$1,000	\$100

Details on these and other retirement-related cost-of-living adjustments for 2026 can be found at <https://www.ssa.gov/cola/>

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