



Retirement Plans Division

2026 Qualified Retirement Plan Limitations

IRS Limits on Benefits and Compensation – Effective January 1, 2026

Description	2026	2025	2024
Maximum calendar year elective deferral to 401(k)/403(b)	\$24,500	\$23,500	\$23,000
Maximum base catch-up deferral to 401(k)/403(b) for those ages 50-59 and ages 64 or older	\$8,000	\$7,500	\$7,500
Maximum enhanced catch-up deferral to 401(k)/403(b) for those ages 60-63	\$11,250	\$11,250	N/A
Maximum calendar year elective deferral to SIMPLE IRA	\$17,000	\$16,500	\$16,000
Maximum base catch-up deferral to SIMPLE IRA for those ages 50-59 and ages 64 or older	\$4,000	\$3,500	\$3,500
Maximum enhanced catch-up deferral to SIMPLE IRA for those ages 60-63	\$5,250	\$5,250	N/A
NEW Previous Year FICA wages that require Roth catch-up contributions for those age 50 or older	\$150,000 in 2025	\$145,000 in 2024	N/A
Maximum annual additions (excluding catch-up contributions for those age 50 or older) to a participant's account in a defined contribution plan – lesser of 100% of compensation or	\$72,000	\$70,000	\$69,000
Maximum compensation considered for plan purposes	\$360,000	\$350,000	\$345,000
Key employee - officer with annual compensation	\$235,000	\$230,000	\$220,000
An employee is a Highly Compensated Employee (HCE) if in the "top-paid 20%" (optional) of all employees and receives annual compensation (in the prior plan year or calendar year) of more than	\$160,000 for 2027	\$160,000 for 2026	\$155,000 for 2025
Social Security Taxable Wage Base	\$184,500	\$176,100	\$168,600

