



IRS Benefit & Contribution Limits

Category	2026	2025	2024	2023	2022
Annual Compensation Limit	360,000	350,000	345,000	330,000	305,000
Annual Contribution Limit*	72,000	70,000	69,000	66,000	61,000
401(k) Elective Deferrals**	24,500	23,500	23,000	22,500	20,500
401(k) Catch-up	8,000	7,500	7,500	7,500	6,500
Enhanced Catch-Up (Ages 60-63)	11,250	11,250	-	-	-
SIMPLE 401(k) Deferrals***	17,000	16,500	16,000	15,500	14,000
SIMPLE 401(k) Catch-up	4,000	3,500	3,500	3,500	3,000
SIMPLE 401(k) Enhanced Catch-Up (Ages 60-63)	5,250	5,250	-	-	-
SIMPLE 401(k) Non-Elective	7,200	7,000	6,900	6,600	6,100
SIMPLE 401(k) Match†	10,800	10,500	10,350	9,900	9,150
Starter Only 401(k) Deferrals	6,000	6,000	6,000	-	-
Starter Only Catch-Up	1,100	1,000	1,000	-	-
SIMPLE IRA Deferrals***	17,000	16,500	16,000	15,500	14,000
SIMPLE IRA Catch-up	4,000	3,500	3,500	3,500	3,000
SIMPLE IRA Enhanced Catch-Up (Ages 60-63)	5,250	5,250	-	-	-
SIMPLE IRA Non-Elective	7,100	7,000	6,900	6,600	6,100
SIMPLE IRA Match†	17,000	16,500	16,000	15,500	14,000
Traditional or Roth IRA Limit	7,500	7,000	7,000	6,500	6,000
IRA Catch-up	1,100	1,000	1,000	1,000	1,000
Highly Compensated Employee	160,000	160,000	155,000	150,000	135,000
High Earners/Roth Catch-up****	-	150,000	-	-	-
Key Employee Officer Compensation	235,000	230,000	220,000	215,000	200,000
Key Employee 1% Owner Compensation	150,000	150,000	150,000	150,000	150,000
Social Security Taxable Wage Base	184,500	176,100	168,600	160,200	147,000

*100% of compensation if less than dollar limit.

**Always on an individual's tax year basis (generally calendar-year basis), not a plan year basis. Salary deferral limit includes both pre-tax salary deferrals and after-tax Roth salary deferrals.

†Does not include effect of the 10% boost or catch-up contributions. With the boost the limit was raised to \$18,100 for 2026.

*** The SECURE 2.0 Act provides an 10% boost (employers with 25 or fewer employees) for the SIMPLE regular deferral limit for 2026 so the regular limit increase to \$18,100. This limit applies to plans with more than 25 employees if they increase the match level to 4% of compensation or the nonelective rate to 3% of compensation.

****High Earners (HE) are employees who earn more than \$150,000 (indexed) in FICA wages (Box 3 of the W-2) in the immediately preceding year. For example, an employee with FICA wages of more than \$150,000 in 2025 is a HE for 2026. The limits for determining who is an HE for 2027 will be published by the IRS in Q4 2026 which is why the HE 2026 column is blank. HE are required to make any catch-up contributions on a Roth basis.

Source: Notice 2025-67, 2026 Limitations Adjusted as Provided in Section 415(d), etc.

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