

2026 Annual Benefit Plan Amounts

Retirement Contribution & Benefit Limits	2025 Limit	2026 Limit
Section 401(k), 403(b), or 457(b) annual deferral	\$23,500	\$24,500
SIMPLE IRA plan annual deferral	\$16,500	\$17,000
Section 415 maximums		
• annual benefit from defined benefit plan	\$280,000	\$290,000
• annual additions to defined contribution plan	\$70,000	\$72,000
Maximum IRA contribution	\$7,000	\$7,500
Catch-up contribution limits		
• Retirement plan (ages 50–59 and age 64 and older)	\$7,500	\$8,000
• Retirement plan (ages 60–63)	\$11,250	\$11,250
• FICA wages for mandatory Roth treatment	\$145,000 [†]	\$150,000 [†]
• SIMPLE IRA plan	\$3,500	\$4,000
• IRA	\$1,000	\$1,100
[†] Applies when determining high earner status the preceding year		
Compensation Amounts		
Annual compensation limit	\$350,000	\$360,000
Grandfathered governmental plan participants	\$520,000	\$535,000
Highly compensated employees		
• any employee*	\$160,000*	\$160,000*
• 5-percent owner	no minimum	no minimum
*Employer may elect to limit to top-paid 20%. *Applies when determining HCEs during following year.		
Key employees		
• officer	\$220,000	\$235,000
• 1-percent owner	\$150,000	\$150,000
• 5-percent owner	no minimum	no minimum
Social Security wage base	\$176,100	\$184,500