

2026 CONTRIBUTION LIMITS

for Retirement plans

The Internal Revenue Service announced cost of living adjustments affecting dollar limitations for pension plans and other retirement related items for tax year 2026. The following table is provided to help you determine how much to set aside for retirement planning in 2026.

	2025	2026
Compensation Limit	\$350,000	\$360,000
Taxable Wage Base	\$176,100	\$184,500
Highly Compensated Employee (HCE)	\$160,000	\$160,000
Key Employee/Officer	\$230,000	\$235,000
Highly Paid Individual (HPI, for Roth catch-up determination)	\$150,000	TBD
Defined Contribution Plan 415 Limit (total contributions)	\$70,000	\$72,000
Employee Elective Deferral	\$23,500	\$24,500
Employee Age 50+ Standard Catch-Up Deferral	\$7,500	\$8,000
Employee Age 60-63 Catch-Up Deferral	\$11,250	\$11,250
Defined Benefit Plan Limit	\$280,000	\$290,000
SIMPLE 401(k) Employee Deferral Limit	\$16,500	\$17,000
SIMPLE Employee Deferral Catch-Up Limit – Age 50+	\$3,500	\$4,000
IRA Contribution Limit	\$7,000	\$7,500
IRA Catch-Up – Age 50+	\$1,000	\$1,100

This information is provided as a courtesy and is not designed to be all encompassing. It is not intended as authoritative guidance or tax or legal advice. You should consult with your attorney or tax advisor for guidance on your specific situation.