

# Annual Retirement Plan Limits

## RETIREMENT PLAN COST OF LIVING ADJUSTMENTS (COLA)

Type of Limitation	2026	2025	2024	2023
401(k) Plan/403(b) Plan Maximum Elective Deferral Limit	\$24,500	\$23,500	\$23,000	\$22,500
Catch-up Contribution Limit 401(k)/403(b)/457	\$8,000	\$7,500	\$7,500	\$7,500
Catch-up Contribution Limit (Age 60-63) 401(k)/403(b)/457	\$11,250	\$11,250	-	-
Roth Catch-up HPI Limit (IRC §414(v)(7)(a))	TBD	\$150,000	-	-
Defined Contribution Annual Additions Limit (415 Limit)	\$72,000	\$70,000	\$69,000	\$66,000
SIMPLE Salary Deferral Contribution Limit	\$17,000	\$16,500	\$16,000	\$15,500
SIMPLE Salary Deferral Limit (<50 participants or Larger election) (IRC § 408(p)(2)(E)(i)(I))	\$18,100	\$17,600	-	-
SIMPLE Catch-up Contribution Limit	\$4,000	\$3,500	\$3,500	\$3,500
SIMPLE Catch-up Contributions (Age 60-63)	\$5,250	\$5,250	-	-
Defined Benefit Annual Additions Limit	\$290,000	\$280,000	\$275,000	\$265,000
IRA Limit	\$7,500	\$7,000	\$7,000	\$6,500
IRA Catch-up	\$1,100	\$1,000	\$1,000	\$1,000
Annual Compensation Limit	\$360,000	\$350,000	\$345,000	\$330,000
Highly Compensated Definition – Compensation Limitation	\$160,000	\$160,000	\$155,000	\$150,000
Social Security Taxable Wage Base	\$184,500	\$176,100	\$168,600	\$160,200
Key Employee Officer	\$235,000	\$230,000	\$220,000	\$215,000

## NOTES FOR OFF-CALENDAR PLAN YEARS

- Deferral and Catch-up limits are on a calendar year basis, regardless of plan year.
- Use the Taxable Wage Base in effect at the beginning of the plan year.
- Use the Annual Compensation limit in effect at the beginning of the plan year.
- Use the 415 limit in effect at the end of the plan year.

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