

Retirement Plan *Limits*

	2025	2026
401(k), 403(b), Profit Sharing Plan		
Elective Deferrals	\$23,500	\$24,500
Catch-up Contributions (50-59, 64+)	\$7,500	\$8,000
Super Catch-up (60-63)	\$11,250	\$11,250
Wage Threshold for Required Roth Catch-up	\$150,000	TBD
Annual Wage Limit	\$350,000	\$360,000
Annual Additions per Individual	\$70,000	\$72,000
Other Limits		
HCE Threshold	\$160,000	\$160,000
Taxable Wage Base	\$176,100	\$184,500
IRA's		
IRA Contribution Limit	\$7,000	\$7,500
IRA Catch-up Contributions	\$1,000	\$1,100
IRA AGI Deduction Phase-Out (for individuals covered by a workplace retirement plan)		
Joint Return	\$126,000	\$129,000
Single or Head of Household	\$79,000	\$81,000
SIMPLE Plans		
Simple Maximum Contributions	\$16,500	\$17,000
Catch-up Contributions	\$3,500	\$4,000

