Quick Reference to IRS Dollar Limits For the 2026 Plan Year

Maximum Contributions			
Annual Dollar Limits	**Plan Year 2026**	**Plan Year 2025**	**Increase from Prior Year?**
Employee Deferral: 401(k), 403(b) or 457 Plan	**$24,500**	**$23,500**	**Yes**
Age 50+ Catch-up: 401(k), 403(b) or 457 Plan	**$8,000**	**$7,500**	**Yes**
Age 60 to 63 Super Catch-up: 401(k), 403(b) or 457 Plan	**$11,250**	**$11,250**	**No**
Traditional & Roth IRA Plan	**$7,500**	**$7,000**	**Yes**
Traditional & Roth IRAs Plan: Age 50+ Catch-up	**$1,100**	**$1,000**	**Yes**
SIMPLE 401(k) or SIMPLE IRA Plan	**$17,000**	**$16,500**	**Yes**
SIMPLE 401(k) or SIMPLE IRA: Plan Age 50+ Catch-up	**$4,000**	**$3,500**	**Yes**
Age 60 to 63 Super Catch-up: SIMPLE IRA Plan	**$5,250**	**$5,250**	**No**
Maximum Dollar Limit to All Defined Contribution Plans by the Same Employer	**$72,000**	**$70,000**	**Yes**
SEP IRS Compensation Threshold	**$800**	**$750**	**Yes**

Compensation Definition/Limits for All Plans			
Description	**Plan Year 2026**	**Plan Year 2025**	**Increase from Prior Year?**
Highly Compensated Employee Salary Definition	**$160,000**	**$160,000**	**No**
Key Employee Compensation	**$235,000**	**$230,000**	**Yes**
Annual Compensation for Benefits (used for calculations)	**$360,000**	**$350,000**	**Yes**
Highly Paid Individual (HPI) for designated ROTH Catch-ups (FICA Wages)	**$150,000**	**-**	**No**

Annual Benefit Limit for Defined Benefit Plans/HSA/FSA			
Limits	**Plan Year 2026**	**Plan Year 2025**	**Increase from Prior Year?**
Defined Benefit 415(b)(1)(A) Plan Benefit Limit (used for calculations)	**$290,000**	**$280,000**	**Yes**
Health Savings Account Contribution (Single)	**$4,400**	**$4,300**	**Yes**
Health Savings Account Contribution (Family)	**$8,750**	**$8,550**	**Yes**
Flexible Spending Account	**$3,400**	**$3,300**	**Yes**

This information is intended to be general information and is not tax or legal advice.

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