



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

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