



LETORT
TRUST



2026

RETIREMENT PLAN CONTRIBUTION LIMITS



LeTort Trust

Retirement Plan Limitations through 2026

Effective Date: January 1, 2026

MAXIMUM DOLLAR LIMITS

Type of Limitation	2026	2025	2024
Salary Deferral Limit 401(k) & 403(b)	\$24,500	\$23,500	\$23,000
Catch-up Limit for 401(k)	\$8,000	\$7,500	\$7,500
Catch-up Limit (age 60-63)	\$11,250	\$11,250	N/A
Roth Catch-up HPI Limit (Based on PY)	TBD	\$150,000	N/A
HCE Compensation	\$160,000	\$160,000	\$155,000
Annual Compensation Limit	\$360,000	\$350,000	\$345,000
Max DC Annual Addition (Plan Contribution Limit)	\$72,000	\$70,000	\$69,000
Key Employee: Officer	\$235,000	\$230,000	\$220,000
Key Employee: 1% Owner	\$150,000	\$150,000	\$150,000
Social Security Taxable Wage Base	\$184,500	\$176,100	\$168,600
Starter 401(k) Deferral-only Arrangement Limit	\$6,000	\$6,000	N/A
Starter 401(k) Deferral-only Catch-Up	\$1,100	\$1,000	N/A
SIMPLE Salary Deferral Limit	\$17,000	\$16,500	\$16,000
SIMPLE Catch-up Limit	\$4,000	\$3,500	\$3,500
SIMPLE Catch-up Limit (age 60-63)	\$5,250	\$5,250	N/A
Maximum DB Plan Benefit	\$290,000	\$280,000	\$275,000

Disclaimer: This document is provided for informational purposes only and its contents are based upon publicly available information from the IRS. Nothing in this document should be considered retirement, tax, or legal advice.

401(k) and Other Employer-Sponsored Plans

Standard Contribution Limits

- **\$24,500** — The base annual limit for employee elective deferrals to **401(k), 403(b), 457(b)** and similar plans for 2026. That's up from \$23,500 in 2025.

Catch-Up Contributions (Age-Based)

- **Age 50+ catch-up:** \$8,000 (up from \$7,500).
- **Age 60–63 “super catch-up”:** \$11,250 (same as 2025).

So, for 2026:

- **Under age 50:** up to \$24,500.
- **Age 50–59:** up to **\$32,500 total** (base + catch-up).
- **Age 60–63:** up to **\$35,750 total** (base + higher catch-up).

New Roth Catch-Up Rule:

- Under changes from the **SECURE 2.0 Act**, if a participant's *prior-year* wages (FICA wages) exceed a threshold (about **\$150,000**), any catch-up contributions for 2026 **must be made as Roth (after-tax) contributions** instead of traditional pre-tax.

IRA (Traditional & Roth)

Contribution Limits

- **\$7,500** — The annual limit for IRA contributions in 2026 (up from \$7,000).

Catch-Up (Age 50+)

- **\$1,100** — Additional IRA catch-up limit for those 50 and older, up from \$1,000.
- That means eligible older savers can put **up to \$8,600** into IRAs in 2026.

Income Phase-Outs / Eligibility Limits

The IRS also **raised income thresholds** that determine whether you can deduct traditional IRA contributions or make Roth IRA contributions at all. For example:

- **Roth IRA phase-out ranges** for 2026 are higher (e.g., roughly **\$153,000–\$168,000** for singles and **\$242,000–\$252,000** for joint filers).
- **Traditional IRA deduction phase-outs** also increased for taxpayers covered by workplace retirement plans.

For more information on contribution limits, visit the IRS website.

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