

FOSTER & WOOD

investment fiduciaries

Annual Compensation and Contribution Limits for Qualified Retirement Plans 2026 (Amounts in US \$)

	2026	2025	2024
401(k), 403(b), and 457 Deferral Limit	24,500	23,500	23,000
401(k), 403(b), 457 Catch-up Contribution Limit	8,000	7,500	7,500
401(k), 403(b), 457 Base + Catch-up Combined Limit	32,500	31,000	30,500
401(k), 403(b), 457 "Super" Catch-up Contribution limit (turn age 60-63 during calendar year)	11,250	11,250	N/A
401(k), 403(b), 457 Base + "Super" Catch-up (age 60-63) Combined Limit	35,750	34,750	N/A
IRA (both Roth and Traditional) Contribution Limit	7,500	7,000	7,000
IRA (both Roth and Traditional) Catch-up Contribution Limit	1,100	1,000	1,000
IRA (both Roth and Traditional) Base + Catch-up Combined	8,600	8,000	8,000
SIMPLE IRA Deferral Limit	17,000	16,500	16,000
SIMPLE Catch-up Contribution Limit	4,000	3,500	3,500
SEP IRA Contribution Limit	72,000	70,000	69,000
Annual Compensation Limit	360,000	350,000	345,000
Defined Benefit 415 Limit	290,000	280,000	275,000
Defined Contribution 415 Limit	72,000	70,000	69,000
Compensation level to count for HCE	160,000	160,000	155,000
Compensation level to count for Key Employee	235,000	230,000	220,000
Social Security Taxable Wage Base	184,500	176,100	168,600