2026 Cost of Living Adjustments

for Retirement Plans and Other Retirement-Related Items

PLAN LIMITS	2026	2025
A. Annual Deferral Limit		
401(k)/403(b)/457/SARSEP	***$24,500***	$23,500
SIMPLE Retirement Plans	***$17,000***	$16,500
B. Catch-Up Contributions**		
Age 50+ 401(k)/403(b)*/457* *A special additional catch-up limit applies for certain employees under 403(b) and 457 plans.	***$8,000***	$7,500
Age 50+ SIMPLE Plan	***$4,000***	$3,500
**If your Plan permits and you turn 60-63 in 2026, the catch-up limit is $11,250 and $5,250, respectively. In the year you turn 64, the maximum catch-up returns to the regular dollar limit.		
**Beginning in 2026, individuals who earned more than $150,000 in FICA wages in 2025 will be required to make catch-up contributions in Roth.		
C. 415 Annual Limits		
Defined Contribution Annual Limit	***$72,000***	$70,000
Defined Benefit Maximum Annual Benefit	***$290,000***	$280,000
D. Compensation Limit		
For Determining Contributions for Non-Governmental Plans	***$360,000***	$350,000
For Simplified Employee Pensions (SEP) Eligibility	***$800***	$750
E. Highly Compensated Employee Definition	***$160,000***	$160,000
F. Key Employee/Officer Definition	***$235,000***	$230,000
G. Social Security Taxable Wage Base	***$184,500***	$176,100
H. Adjusted Gross Income (AGI) for Saver's Credit Eligibility	***$80,500 Joint; $40,250 Single; $60,375 Head of Household***	$79,000 Joint; $39,500 Single; $59,250 Head of Household
I. IRAs - Aggregate Amount to Traditional and Roth		
Annual Contribution Limit Note: Federal income tax filing status and adjusted gross income determine deductibility of contributions to a traditional IRA and eligibility for contributions to a Roth IRA.	***$7,500***	$7,000
Catch-Up Contributions	***$1,100***	$1,000

For additional limits and more information on the IRS Cost of Living Adjustments, visit www.IRS.gov

Contact SEK's Retirement Plan Services Group:
717-263-3910
www.sek.com

SEK | CPAs & ADVISORS