

CONTRIBUTION LIMITS



Annual Dollar Thresholds for Qualified Plans

The table below outlines the current IRS contribution limits that apply to qualified retirement plans.

DESCRIPTION	2025	2026
IRA Contribution	\$7,000	\$7,500
IRA Catch Up (50+ Years Old)	\$1,000	\$1,100
401(k) Deferral	\$23,500	\$24,500
Catch Up (50+ Years Old)	\$7,500	\$8,000
Catch Up (60-63 Years Old)	\$11,250	\$11,250
Section 415 Limit	\$70,000	\$72,000
Defined Benefit Limit	\$280,000	\$290,000
Compensation Limit	\$350,000	\$360,000
SIMPLE Maximum Contributions	\$16,500	\$17,000
SIMPLE Catch Up Contributions	\$3,500	\$4,000
HCE Comp Limit	\$160,000	\$160,000
Key Employee Officer	\$230,000	\$235,000
Max Social Security Taxable Earnings	\$176,100	\$184,500
Income Threshold for Roth Catch-Up	N/A	\$150,000

Please note: This information is provided for general reference and should not be considered a substitute for personalized tax advice. We strongly recommend consulting with a qualified tax advisor before making any contribution decisions.