

2026 Retirement Plan Limits

The Internal Revenue Service announced cost-of-living adjustments (COLAs) affecting dollar limitations for pension plans and other retirement-related items for the 2026 tax year. See the chart below for further details for the new 2026 limits, as well as those for recent tax years.

Retirement Plans	2026	2025	2024	2023	2022
Annual Compensation Limits - 401(a)(17)/404(l)	\$360,000	\$350,000	\$345,000	\$330,000	\$305,000
Elective Deferrals 401(k)/403(b) - 402(g)(1)	\$24,500	\$23,500	23,000	22,500	20,500
Traditional (Age 50+) Catch-up Contributions - 414(v)(2)(B)(i)	\$8,000	\$7,500	\$7,500	\$7,500	\$6,500
Roth Catch-up Wage Threshold	TBD	\$150,000	\$145,000		
Age 60-63 Super Catch-up (SECURE 2.0)	\$11,250	\$11,250	-	-	-
457 Elective Deferrals - 457(e)(15)	\$24,500	\$23,500	\$23,000	\$22,500	\$20,500
Defined Contribution Limits - 415(c)(1)(A)	\$72,000	\$70,000	\$69,000	\$66,000	\$61,000
Highly Compensated Employee Threshold - 414(q)(1)(B)	\$160,000	\$160,000	\$155,000	\$150,000	\$135,000
Defined Benefit Limits - 415(b)(1)(A)	\$290,000	\$280,000	\$275,000	\$265,000	\$245,000
Key Employee - 416(i)(1)(A)(i)	\$235,000	\$230,000	\$220,000	\$215,000	\$200,000
Social Security Taxable Wage Base	\$184,500	\$176,100	\$168,600	\$160,200	\$147,000
IRA Contribution Limit - 219(b)(5)(A)	\$7,500	\$7,000	\$7,000	\$6,500	\$6,000
IRA Catch-Up Contributions - 219(b)(5)(B)	\$1,100	\$1,000	\$1,000	\$1,000	\$1,000
SEP Minimum Compensation - 408(k)(2)(C)	\$800	\$750	\$750	\$750	\$650
SEP Maximum Compensation - 408(k)(3)(C)	\$360,000	\$350,000	\$345,000	\$330,000	\$305,000
Health Savings Account Contribution Limit - Single Coverage	\$4,400	\$4,300	\$4,150	\$3,850	\$3,650
Health Savings Account Contribution Limit - Family Coverage	\$8,750	\$8,550	\$8,300	\$7,750	\$7,300
Health Savings Account "Catch-Up" Limit	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
SIMPLE 401(k) and IRA limits	\$17,000	\$16,500	\$16,000	\$15,500	\$14,000
SIMPLE plan catch up amount	\$4,000	\$3,500	\$3,500	\$3,500	\$3,000

Source: IRS.gov

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