

2026 Owner Only Cash Balance Plan Limits

Contribution Limit at \$360,000 of Compensation

Age	401(k) Only	401(k) w/ Profit Sharing @ 6%	Cash Balance	Total
65	\$32,500	\$21,600	\$342,032	\$396,132
64	\$32,500	\$21,600	\$350,671	\$404,771
63	\$35,750	\$21,600	\$359,236	\$416,586
62	\$35,750	\$21,600	\$367,715	\$425,065
61	\$35,750	\$21,600	\$350,205	\$407,555
60	\$35,750	\$21,600	\$333,529	\$390,879
59	\$32,500	\$21,600	\$317,647	\$371,747
58	\$32,500	\$21,600	\$302,519	\$356,619
57	\$32,500	\$21,600	\$287,290	\$341,390
56	\$32,500	\$21,600	\$272,825	\$326,925
55	\$32,500	\$21,600	\$259,117	\$313,217
54	\$32,500	\$21,600	\$246,130	\$300,230
53	\$32,500	\$21,600	\$233,805	\$287,905
52	\$32,500	\$21,600	\$222,100	\$276,200
51	\$32,500	\$21,600	\$210,991	\$265,091
50	\$32,500	\$21,600	\$200,453	\$254,553
49	\$24,500	\$21,600	\$190,442	\$236,542
48	\$24,500	\$21,600	\$180,944	\$227,044
47	\$24,500	\$21,600	\$171,926	\$218,026
46	\$24,500	\$21,600	\$163,362	\$209,462
45	\$24,500	\$21,600	\$155,247	\$201,347
44	\$24,500	\$21,600	\$147,533	\$193,633
43	\$24,500	\$21,600	\$140,216	\$186,316
42	\$24,500	\$21,600	\$133,274	\$179,374
41	\$24,500	\$21,600	\$126,671	\$172,771
40	\$24,500	\$21,600	\$120,413	\$166,513
39	\$24,500	\$21,600	\$114,463	\$160,563