

# 2026 Retirement Plan Limits

	2025	2026
401(k) Salary (Elective) Deferrals	\$23,500	\$24,500
401(k) Catch-Up Salary (Elective) Deferrals – Ages 50–59; 64+	\$7,500	\$8,000
401(k) Catch-Up Salary (Elective) Deferrals – Ages 60–63	\$11,250	\$11,250
Compensation Threshold Requiring Roth Catch-Up Contribution	Not Applicable	\$150,000
Annual Defined Contribution Plan Limit excluding Catch-Up Contributions	\$70,000	\$72,000
403(b) Salary (Elective) Deferrals	\$23,500	\$24,500
403(b) Catch-Up Salary (Elective) Deferrals – Ages 50–59; 64+	\$7,500	\$8,000
403(b) Catch-Up Salary (Elective) Deferrals – Ages 60–63	\$11,250	\$11,250
457 Nonqualified Deferred Compensation	\$23,500	\$24,500
457 Catch-Up Salary (Elective) Deferrals – Ages 50–59; 64+	\$7,500	\$8,000
457 Catch-Up Salary (Elective) Deferrals – Ages 60–63	\$11,250	\$11,250
SIMPLE IRA Salary (Elective) Deferrals	\$16,500	\$17,000
SIMPLE IRA Catch-Up Salary (Elective) Deferrals – Ages 50–59; 64+	\$3,500	\$4,000
SIMPLE IRA Catch-Up Salary (Elective) Deferrals – Ages 60–63	\$5,250	\$5,250
SIMPLE IRA Nonelective Contribution Limit	\$5,100	\$5,300
Annual Plan Compensation Limit	\$350,000	\$360,000
Highly Compensated Employee – (HCE)	\$160,000	\$160,000
Compensation – Key Employee Officer	\$230,000	\$235,000
Taxable Wage Base (Social Security)	\$176,100	\$184,500
Annual Defined Benefit Plan Contribution Limit	\$280,000	\$290,000
Federal Insurance Contribution Act (FICA) Tax – Employee & Employer	15.3%	15.3%
Social Security Tax – Employee & Employer	12.4%	12.4%
Medicare Tax – Employee & Employer	2.9%	2.9%
Health Savings Account (HSA) Limits – Individual – Family – Catch-Up	\$4,300/\$8,550/\$1,000	\$4,400/\$8,750/\$1,000

## Saver's Tax Credit

The saver's credit is a nonrefundable federal incometax credit available to individuals with an adjusted gross income (AGI) of less than \$80,500. Salary-deferral contributions to a 401(k), 403(b), governmental 457(b), SIMPLE IRA, and SAR SEP can reduce an individual's AGI, creating Saver's Tax Credit eligibility.

In addition, the credit is available for contributions to a traditional or Roth IRA. The maximum annual contribution eligible for the credit is \$2,000 (\$4,000 if married filing jointly), and the maximum credit is 50%, making the maximum saver's credit \$1,000 (\$2,000 if married filing jointly).

TAX FILING STATUS	2025 TAX CREDIT			
	50% of Contribution	20% of Contribution	10% of Contribution	Not eligible for credit
Married filing jointly (AGI)	Not to exceed \$48,500	\$48,501–\$52,500	\$52,501–\$80,500	Greater than \$80,500
Head of household (AGI)	Not to exceed \$36,735	\$36,736–\$39,375	\$39,376–\$60,375	Greater than \$60,375
Single (AGI)	Not to exceed \$24,250	\$24,251–\$26,250	\$26,251–\$40,250	Greater than \$40,250