



RETIREMENT PLANNING



Several retirement contribution limits have changed from 2025-2026. Take a look at these changes noted below and make sure that you are maximizing your contributions in 2026!

The catch-up contribution limit for employees 60-63, in 2026, remains at \$11,250, for plans that offer it. For eligible employees of businesses with 25 or fewer employees, SIMPLE Plans offer eligible participants the same contribution limit for 2026, as 2025 of \$17,600 under SECURE Act 2.0. Participants under age 50 and older remain at \$3,850 for a total of \$21,450.

Employee contribution limits to employer plans*	2025	2026
401(k), 403(b), 457(b), and SAR-SEPs (Includes Roth contributions to these plans)	\$23,500	\$24,500
Annual catch-up contribution (age 50+)	\$7,500	\$8,000
Workers aged 60-63 catch-up contribution	\$3,750 (on top of the \$7,500, or a super catch-up of \$11,250, on top of the \$23,500 for a total of \$34,750)	\$3,250 on of the \$8,000 to reach \$11,250 total for this age bracket. The \$3,250 is considered a "super" catchup.
SIMPLE 401(k) and SIMPLE IRA plans	\$16,500	\$17,000
SIMPLE plans for businesses with 25 or fewer employees who earned at least \$5,000 in compensation the previous year	\$17,600	\$18,500
Enhanced catch-up contribution for 50+	\$3,850	\$4,000
IRA Contribution limits**		
Traditional and Roth IRAs (combined)	\$7,000	\$7,500
Annual catch-up contribution (age 50+)	\$1,000	\$1,100

*Lesser of these limits or 100% of the participant's compensation.

**Lesser of these limits or 100% of earned income.

MAGI phaseout limits for deductible contributions to a traditional IRA (Affects taxpayers covered by an employer-sponsored retirement plan)		
Single or head of household	\$79,000-\$89,000	\$81,000-\$91,000
Married filing jointly when the spouse who makes the contribution is covered by a workplace plan	\$126,000-146,000	\$129,000-\$149,000
Married filing jointly when the spouse who makes the contribution is not covered by a workplace plan but the other spouse is covered	\$236,000-246,000	\$242,000-\$252,000
Married filing separately	Up to \$10,000	Up to \$10,000

MAGI phaseout limits to contribute to a Roth IRA		
Single of head of household	\$150,000-\$165,000	\$153,000-\$168,000
Married filing jointly	\$236,000-\$246,000	\$242,000-\$252,000
Married filing separately (if lived with spouse at any time of the year)	Up to \$10,000	Up to \$10,000

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