

2026 PLAN LIMITATIONS TABLE

Limitation	Code Section	2026	2025	2024
Compensation	401(a)(17)	360,000	350,000	345,000
HCE Compensation	414(q)	160,000	160,000	155,000
Highly Paid Individual for Roth CU Mandate		TBD	150,000	
Key/Officer	416	235,000	230,000	220,000
Social Security Taxable Wage Base		184,500	176,100	168,600
401(k) / 457 / 403(b) Deferrals	401(k) / 457 / 403(b)	24,500	23,500	23,000
Catch-Up Deferrals	414(v)	8,000	7,500	7,500
Catch-Up Deferrals (Age 60-63)		11,250	11,250	n/a
Annual Additions	415(c)	72,000	70,000	69,000
Defined Benefit Annual Benefit Limit	415(b)	290,000	280,000	275,000
SIMPLE Deferrals	408(p)	17,000	16,500	16,000
SIMPLE Catch-up	408(p)	3,500	3,500	3,500

Limitation Descriptions:

Compensation – Maximum amount of compensation that may be used for retirement plan calculations (contributions, testing, etc.)

HCE (Highly Compensated Employee) Compensation – Amount of compensation earned in the look-back year to deem an individual highly compensated in the next plan year

Highly Paid Individual for Roth CU Mandate – Income threshold used to determine whether an individual’s catch-up contributions to an applicable employer plan must be Roth in following year

Key / Officer – Amount of compensation earned by an officer to deem an individual a Key employee for top heavy purposes **SSTWB (Social**

Security Taxable Wage Base) – Maximum earned gross income on which the full Social Security tax is imposed **401(k) / 457 / 403(b)**

Deferrals – Maximum amount an individual may defer to a 401(k), 457, or 403(b) plan for the calendar year **Catch-Up Deferrals** – Maximum amount an individual (50 or older) may defer over the normal deferral limits

Annual Additions – Maximum amount allocated to an individual in a retirement plan (including employee deferrals, employer contributions, and forfeiture reallocations)

Annual Benefit – Maximum amount an individual can receive in a defined benefit plan calculated as an annual benefit at retirement

SIMPLE Deferrals – Maximum amount an individual may defer to a SIMPLE 401(k) plan or IRA

SIMPLE Catch-Up – Maximum amount an individual (50 or older) may defer over the normal SIMPLE deferral limit

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