

2026 Thresholds and Limits



Code	2026	2025	% Change
IRAs (Traditional and/or Roth) ¹			
IRA Contribution Limit	\$7,500	\$7,000	7.14%
IRA Catch-Up Contributions (age 50 or over)	\$1,100	\$1,000	10.00%
IRA Deductibility Phase-Out AGI ²			
Married Filing Jointly	\$129,000 - \$149,000	\$126,000 - \$146,000	2.38%
Single or Head of Household	\$81,000 - \$91,000	\$79,000 - \$89,000	2.53%
Roth IRA Income Phase-out Ranges			
Married Filing Jointly	\$242,000 - \$252,000	\$236,000 - \$246,000	2.54%
Single or Head of Household	\$153,000 - \$168,000	\$150,000 - \$165,000	2.00%
SEP			
SEP Minimum Compensation	\$800	\$750	6.67%
SEP Maximum Compensation ³	\$360,000	\$350,000	2.86%
SIMPLE Plans			
SIMPLE Maximum Contributions	\$17,000	\$16,500	3.03%
Catch-Up Contributions (age 50 or over)	\$4,000	\$3,500	14.29%
Increased Catch-Up Contributions (ages 60-63) ^{4,5}	\$5,250	\$5,250	0.00%
401(k), 403(b), Profit Sharing Plans, etc.			
Annual Compensation Limit for Employer Contributions ⁶	\$360,000	\$350,000	2.86%
Elective Deferrals	\$24,500	\$23,500	4.26%
Catch-Up Contributions (age 50 or over)	\$8,000	\$7,500	6.67%
Increased Catch-Up Contributions (ages 60-63) ^{4,5}	\$11,250	\$11,250	0.00%
Defined Contribution Limits (total employer/employee)	\$72,000	\$70,000	2.86%
Heath Savings Account (HSA)			
Family Contribution	\$8,750	\$8,550	2.34%
Self-only Contribution	\$4,400	\$4,300	2.33%
Catch-Up Contributions (age 50 or over)	\$1,000	\$1,000	0.00%
Dependent Care FSA			
Married Filing Jointly / Single	\$7,500	\$5,000	50.00%
Married Filing Separately	\$3,750	\$2,500	50.00%
Other			
Highly Compensated Employee (HCE) Income Threshold	\$160,000	\$160,000	0.00%
Defined Benefit Limits ⁷	\$290,000	\$280,000	3.57%
457 Elective Deferrals	\$24,500	\$23,500	4.26%
Social Security Tax Income Limit	\$184,500	\$176,100	4.77%
Roth Catch-Up Wage Threshold (Previous year wages) ⁸	\$150,000	\$145,000	3.45%

¹ Total limit between Traditional and Roth IRA contributions.

² If eligible for a employer retirement plan.

³ Maximum SEP contribution is 25% of eligible compensation.

⁴ Based on your age as of December 31st of the tax year.

⁵ This replaces the standard catch-up.

⁶ This is the maximum amount of your annual compensation that can be used to determine employer contributions and matches

⁷ The defined benefits limit is the lesser of this dollar amount or 100% of average compensation for the highest three consecutive calendar years.

⁸ If your individual income from the previous tax year exceeds this limit, all catch-up contributions to employer sponsored plans must be Roth contributions.

The Internal Revenue Code provides for dollar limitations on benefits and contributions under qualified retirement plans. Code §415 requires the limits to be adjusted annually for cost-of-living increases. The IRS announced on November 13, 2025, cost-of-living adjustments (COLAs) applicable to dollar limitations for pension plans and other items for tax year 2026.

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