

2026 IRS Contribution and Benefit Limits

Contribution Limits	2024	2025	2026
Elective Deferral Limit: 401(k), 403(b), 457(b) Plans	\$23,000	\$23,500	\$24,500
Catch-Up Contribution Limit	\$7,500	\$7,500	\$8,000
Elective Deferral Limit: SIMPLE Retirement Plan	\$16,000	\$16,500	\$17,000
Catch-Up Contribution Limit: SIMPLE Retirement Plan	\$3,500	\$3,500	\$4,000
Contribution Limit: IRA	\$7,000	\$7,000	\$7,500
Catch-Up Contribution Limit: IRA	\$1,000	\$1,000	\$1,100

Benefits and Compensation

Defined Contribution Plan Annual Addition Limit	\$69,000	\$70,000	\$72,000
Defined Benefit Plan Annual Benefit Limit	\$275,000	\$280,000	\$290,000
Annual Compensation Limit	\$345,000	\$350,000	\$360,000
Highly Compensated Employee Limit	\$155,000	\$160,000	\$160,000
Key Employee Compensation Limit	\$220,000	\$230,000	\$240,000

Social Security/Medicare

Social Security Wage Base	\$168,200	\$176,100	\$184,200
Medicare Wage Base	No Limit	No Limit	No Limit

Health Savings Accounts

Individual HSA Contribution Limit	\$4,150	\$4,300	\$4,400
Family HSA Contribution Limit	\$8,300	\$8,550	\$8,750
