

	2026	2025
<b>ANNUAL CONTRIBUTION LIMITS*</b>		
DEFINED CONTRIBUTION PLANS	\$72,000.00	\$70,000.00
401(K), 403(b), 457 PLAN ELECTIVE DEFERRALS	\$24,500.00	\$23,500.00
SIMPLE IRA & SIMPLE 401(K) ELECTIVE DEFERRALS	\$17,000.00	\$16,500.00
IRA - TRADITIONAL & ROTH	\$7,500.00	\$7,000.00
SEP IRA	\$72,000.00	\$70,000.00
<b>CATCH UP CONTRIBUTIONS (age 50 and above)</b>		
401(K), 403(b), 457 PLANS	\$8,000.00	\$7,500.00
SIMPLE IRA & SIMPLE 401(K)	\$4,000.00	\$3,500.00
IRA - TRADITIONAL & ROTH	\$1,100.00	\$1,000.00
SEP IRA	Not Permitted	Not Permitted
<b>NEW FOR 2025 "SUPER" CATCH UP CONTRIBUTIONS (age 60,61,62, or 63)</b>		
401(K), 403(b), 457 PLANS	\$11,250.00	\$11,250.00
SIMPLE IRA & SIMPLE 401(K)	\$5,250.00	\$5,250.00
<b>Misc.</b>		
COMPENSATION LIMIT	\$360,000.00	\$350,000.00
"HIGHLY COMPENSATED" DEFINITION	\$160,000.00	\$160,000.00
"KEY EMPLOYEE" DEFINITION - OFFICER	\$235,000.00	\$230,000.00
SOCIAL SECURITY TAXABLE WAGE BASE	\$184,500.00	\$176,100.00

\*Contribution limits are for guideline purposes only. Your personal limit may vary from the figures listed.  
Consult your tax professional to determine the amount that is appropriate for you.

Source: [www.irs.gov](http://www.irs.gov)