

2026 IRS CONTRIBUTION & BENEFIT LIMITS

	2026	2025
401(K) AND 403(B) CONTRIBUTION LIMIT	\$24,500	\$23,500
401(K) AND 403(B) CATCH UP CONTRIBUTION LIMIT¹	\$8,000	\$7,500
401(K) AND 403(B) SECURE 2.0 ACT SUPER CATCH UP CONTRIBUTION LIMIT³	\$11,250	\$11,250
DEFINED CONTRIBUTION LIMIT (415)	\$72,000	\$70,000
HIGHLY COMPENSATED EMPLOYEE (PRIOR YEAR)	\$160,000	\$160,000
HIGHLY PAID PARTICIPANT (PRIOR YEAR)	\$150,000	
COMPENSATION (PLAN LIMIT)	\$360,000	\$350,000
SOCIAL SECURITY TAXABLE WAGE BASE	\$184,500	\$176,110
MEDICARE TAXABLE WAGE BASE	No Limit	No Limit
HEALTH SAVINGS ACCOUNT LIMIT (INDIVIDUAL)	\$4,400	\$4,300
HEALTH SAVINGS ACCOUNT LIMIT (FAMILY)	\$8,750	\$8,550
HEALTH SAVINGS ACCOUNT CATCH UP CONTRIBUTION (INDIVIDUAL & FAMILY)²	\$1,000	\$1,000
SIMPLE CONTRIBUTION LIMIT	\$17,000	\$16,500
SIMPLE CATCH UP CONTRIBUTION LIMIT¹	\$4,000	\$3,500
IRA CONTRIBUTION LIMIT (TRADITIONAL & ROTH)	\$7,500	\$7,000
IRA CATCH UP CONTRIBUTION LIMIT¹	\$1,100	\$1,000

¹Over age 50 ²Over age 55 ³Ages 60-63