



Plan Limits 2026

Employee Benefit Plan Limits	2025	2026
401(k) Deferral	\$ 23,500	\$ 24,500
401(k) Catch-Up	7,500	8,000
401(k) Catch-Up (Ages 60-63)	11,250	11,250
Roth Catch-Up Requirement - FICA Box 3	150,000	TBD
Maximum Annual Contribution	70,000	72,000
Maximum Annual Defined Benefit	280,000	290,000
Maximum Compensation	350,000	360,000
Highly Compensated Employee	160,000	160,000
Taxable Wage Base	176,100	184,500
SIMPLE Deferral	16,500	17,000
SIMPLE Catch-Up	3,500	4,000
SIMPLE Catch-Up (Ages 60-63)	5,250	5,250