

Retirement Benefit and Contribution Limit Changes

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	2025	2026
401(k), 403(b), 457(b) and SARSEP Elective Deferrals	\$23,500	\$24,500
Catch-Up Contributions to 401(k), 403(b) and Governmental 457 Plans	\$7,500	\$8,000
“Super” Catch-Up Contributions to 401(k), 403(b) and Governmental 457 Plans	\$11,250	\$11,250
FICA Wage Threshold for Mandatory Roth Catch-Up Requirement	\$145,000	\$150,000
Elective Contributions to SIMPLE Plans ⁱ	\$16,500	\$17,000
Catch-Up Contributions to SIMPLE Plans ⁱⁱ	\$3,500	\$4,000
“Super” Catch-Up Contributions to SIMPLE Plans	\$5,250	\$5,250
IRA Contributions	\$7,000	\$7,500
Catch-Up IRA Contributions	\$1,000	\$1,100
Annual Limitation on Compensation	\$350,000	\$360,000
415 Limitation on DB Benefits	\$280,000	\$290,000
415 Limitation on DC Plan Contributions	\$70,000	\$72,000

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Highly Compensated Employee Threshold	\$160,000	\$160,000
Key Employee Compensation Threshold	\$230,000	\$235,000
Domestic Abuse Victim Distributions	\$10,300	\$10,500
Pension-Linked Emergency Savings Accounts	\$2,500	\$2,600
Social Security Wage Base	\$176,100	\$184,500
PBGC Flat-Rate Premium (Single Employer Plans)	\$106	\$111
PBGC Variable-Rate Premium (Single Employer Plans)	\$52/\$1,000 UVBs (\$717/ppt cap)	\$52/\$1,000 UVBs (\$751/ppt cap)

¹ Pursuant to a change made in SECURE 2.0, individuals can contribute a higher amount to certain SIMPLE retirement accounts/plans of small employers. For 2026, this higher amount is \$18,100.

ⁱⁱ Under a change made in SECURE 2.0, a different catch-up limit applies for employees aged 50 and over who participate in certain SIMPLE retirement accounts/plans of small employers. For 2026, this limit remains at \$3,850.

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