

Maximum Dollar Limits

Effective January 1, 2026

	2026	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
401(k) & 403(b) Elective Deferrals (IRC § 402(g)(1))	\$24,500	\$23,500	\$23,000	\$22,500	\$20,500	\$19,500	\$19,500	\$19,000	\$18,500	\$18,000	\$18,000
Regular Catch-Up Elective Deferrals (IRC § 414(v)(2)(B)(i))	\$8,000	\$7,500	\$7,500	\$7,500	\$6,500	\$6,500	\$6,500	\$6,000	\$6,000	\$6,000	\$6,000
60-63 Year Old Catch-Up Elective Deferrals (IRC § 414(v)(2)(E)(i))	\$11,250	\$11,250									
FICA Wage Threshold (Roth Catch-Up Requirement IRC § 414(v)(7)(A)) ¹	\$150,000	\$145,000	\$145,000								
Defined Benefit Plan Benefit (IRC § 415(b)(1)(A))	\$290,000	\$280,000	\$275,000	\$265,000	\$245,000	\$230,000	\$230,000	\$225,000	\$220,000	\$215,000	\$210,000
Defined Contribution Plan Contribution (IRC § 415(c)(1)(A))	\$72,000	\$70,000	\$69,000	\$66,000	\$61,000	\$58,000	\$57,000	\$56,000	\$55,000	\$54,000	\$53,000
Annual Compensation Limit (IRC § 401(a)(17) and IRC § 404(l))	\$360,000	\$350,000	\$345,000	\$330,000	\$305,000	\$290,000	\$285,000	\$280,000	\$275,000	\$270,000	\$265,000
Special Annual Compensation Limit for Government Plans ²	\$535,000	\$520,000	\$505,000	\$490,000	\$450,000	\$430,000	\$425,000	\$415,000	\$405,000	\$400,000	\$395,000
457(b) Deferral (IRC § 457(e)(15))	\$24,500	\$23,500	\$23,000	\$22,500	\$20,500	\$19,500	\$19,500	\$19,000	\$18,500	\$18,000	\$18,000
Highly Compensated Employee (IRC § 414(q)(1)(B)) ³	\$160,000	\$160,000	\$155,000	\$150,000	\$135,000	\$130,000	\$130,000	\$125,000	\$120,000	\$120,000	\$120,000
SIMPLE Plan Deferral (IRC § 408(p)(2)(E))	\$17,000	\$16,500	\$16,000	\$15,500	\$14,000	\$13,500	\$13,500	\$13,000	\$12,500	\$12,500	\$12,500
SIMPLE Plan Catch-Up Elective Deferrals (IRC § 414(v)(2)(B)(ii))	\$4,000	\$3,500	\$3,500	\$3,500	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000
SEP Coverage (IRC § 408(k)(2)(C))	\$800	\$750	\$750	\$750	\$650	\$650	\$600	\$600	\$600	\$600	\$600
SEP Compensation (IRC § 408(k)(3)(C) and IRC § 408(k)(6)(D)(ii))	\$360,000	\$350,000	\$345,000	\$330,000	\$305,000	\$290,000	\$285,000	\$280,000	\$275,000	\$270,000	\$265,000
Tax Credit ESOP Maximum Balance (IRC § 409(o)(1)(C)(ii))	\$1,455,000	\$1,415,000	\$1,380,000	\$1,330,000	\$1,230,000	\$1,165,000	\$1,150,000	\$1,130,000	\$1,105,000	\$1,080,000	\$1,070,000
Amount for Lengthening of 5-year ESOP Period	\$290,000	\$280,000	\$275,000	\$265,000	\$245,000	\$230,000	\$230,000	\$225,000	\$220,000	\$215,000	\$210,000
PBGC Monthly Maximum Guarantee (Single Employer Plan - Normal Retirement Age 65)	\$7,789.77	\$7,431.82	\$7,107.95	\$6,750	\$6,204.55	\$6,034.09	\$5,812.50	\$5,607.95	\$5,420.45	\$5,369.32	\$5,011.36
Social Security Tax Wage Base	\$184,500	\$176,100	\$168,600	\$160,200	\$147,000	\$142,800	\$137,700	\$132,900	\$128,400	\$127,200	\$118,500
Key Employee Officer Compensation (IRC § 416(i)(1)(A)(i))	\$235,000	\$230,000	\$220,000	\$215,000	\$200,000	\$185,000	\$185,000	\$180,000	\$175,000	\$175,000	\$170,000
FICA Tax for Employees	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%
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OASDI Tax for Employees	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%
OASDI Tax for Employers	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%
Medicare Tax for Employees and Employers ⁴	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%
SECA Tax for Self-Employed Workers	15.30%	15.30%	15.30%	15.30%	15.30%	15.30%	15.30%	15.30%	15.30%	15.30%	15.30%
Social Security Tax for Self-Employed Workers	12.40%	12.40%	12.40%	12.40%	12.40%	12.40%	12.40%	12.40%	12.40%	12.40%	12.40%
Medicare Tax for Self-Employed Workers ⁵	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%

¹ The FICA wage threshold for the current calendar year refers to amounts earned in the previous calendar year. Accordingly, whether an employee is subject to the Roth catch-up requirement for the 2026 calendar year is based on whether their 2025 FICA wages from the employer sponsoring the plan exceeded the wage threshold listed for 2026 (i.e., \$150,000). Note that this rule became effective January 1, 2024, but was subject to a non-enforcement policy for 2024 and 2025. We have included the FICA wage threshold for each of those years for completeness.

² The special annual compensation limit for governmental plans applies only to eligible participants in governmental plans which imposed 401(a)(17) limits with indexing on July 1, 1993. The IRS did not publish these special limits for 1996 or 1997; therefore, a plan's actuary may have determined the limit for such years.

³ The highly compensated employee determination is based on amounts earned in "look-back" year. Accordingly, whether an employee is highly compensated for the 2026 plan year is based on whether their 2025 compensation exceeded the compensation amount listed for 2025.

⁴ Beginning January 1, 2013, the employee portion of the Medicare tax rate for employees earning over \$200,000 (single filers) or over \$250,000 (joint filers) is an additional 0.9% for amounts earned above such thresholds, for a total of 2.35%.Φ

⁵ Beginning January 1, 2013, the Medicare tax rate for self-employed workers earning over \$200,000 (single filers) or over \$250,000 (joint filers) is an additional 0.9% for amounts earned above such thresholds, for a total of 3.8%.Φ

Φ In each case, an additional 3.8% Medicare tax rate is imposed on the lesser of (i) the "net investment income" for such year, or (ii) the modified AGI for such year in excess of \$200,000 (single filers) and \$250,000 (joint filers).

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