

2026 IRS Contribution Limits



The IRS places limits on how much you can contribute to various retirement and pension accounts. These limits are reviewed annually and updated to reflect any cost-of-living increases. Visit www.irs.gov for more information.

Plan Types	Description	2025	2026
401(k)	Employee Contribution Maximum	\$23,500	\$24,500
	Catch-Up Contribution Limit ¹	\$7,500	\$8,000
	Super Catch-Up ²	\$11,250	\$11,250
	Annual Contribution Limit	\$70,000	\$72,000
	Annual Compensation Limit	\$350,000	\$360,000
	HCE Threshold ³	\$160,000	\$160,000
	Key Employee Limit	\$230,000	\$250,000
SIMPLE (Savings Incentive Match Plan for Employees)	Contribution Limit	\$16,500	\$17,000
	Catch-Up Contribution Limit ¹	\$3,500	\$4,000
	Super Catch-Up ²	\$5,250	\$5,250
SEP (Simplified Employee Pension Plan)	Contribution Limit	The lesser of: \$70,000 or 25% of comp.	The lesser of: \$72,000 or 25% of comp.
	Compensation Limit	\$350,000	\$360,000
IRA & Roth IRA	Contribution Limit	\$7,000	\$7,500
	Catch-Up Contribution Limit ¹	\$1,000	\$1,100

Other	Description	2025	2026
Taxable Wage Base	Income subject to Social Security taxes	\$176,100	\$184,500
Defined Benefit Plan	Annual Contribution Limit	\$280,000	\$290,000

¹Available to all employees age 50 and older during the calendar year.

²Available to all employees age 60 to 63 during the calendar year.

³A highly compensated employee (HCE) is an employee who earned more than the stated amount in the preceding year, as well as any 5% owner.

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Traditional IRA			
Filing Status	Covered by a Retirement Plan at Work?	2026 MAGI*	Deduction Type
Single or Head of Household	No	Any amount	Full
		< \$81,000	Full
	Yes	\$81,000–\$91,000	Partial
		≥ \$91,000	None
Married Filing Jointly or Qualified Widow(er)	No	Any amount	Full
		< \$129,000	Full
		\$129,000–\$149,000	Partial
		≥ \$149,000	None
	Yes	< \$236,000	Full
		\$236,000–\$246,000	Partial
		≥ \$246,000	None
		No (But Spouse is covered)	
Married Filing Separately	Covered	< \$10,000	Partial
		≥ \$10,000	None
	No (But Spouse is covered)	< \$10,000	Partial
		≥ \$10,000	None

Roth IRA		
Filing Status	2026 MAGI*	Contribution Level
Single or Head of Household	< \$153,000	Full
	\$153,000–\$168,000	Partial
	≥ \$168,000	None
Married Filing Jointly or Qualified Widow(er)	< \$242,000	Full
	\$242,000–\$252,000	Partial
	≥ \$252,000	None
Married Filing Separately	< \$10,000	Partial
	≥ \$10,000	None

*Modified Adjusted Gross Income (MAGI)