

2026 Contribution Limits



401(k) Profit Sharing and Cash Balance Plans

Age	401(k) with Profit Sharing ¹	Cash Balance ²	Total	Tax Savings ³
70	\$80,000	\$234,000	\$314,000	\$89,005
65	\$80,000	\$349,000	\$429,000	\$120,005
60	\$83,250	\$325,000	\$408,250	\$114,875
55	\$80,000	\$253,000	\$333,000	\$94,135
50	\$80,000	\$197,000	\$277,000	\$79,015
45	\$72,000	\$154,000	\$226,000	\$64,205
40	\$72,000	\$120,000	\$192,000	\$55,025
35	\$72,000	\$93,000	\$165,000	\$47,735

¹ 401(k): \$24,500 employee deferral with \$8,000 catch-up if over age 50 (\$11,250 super catch-up for ages 60–63); up to \$80,000 with profit sharing.

² Cash Balance contributions are based on many variables; specific results may vary.

³ Tax Savings: Assumes 40% personal tax rate & 27% corporate tax rate. Taxes vary by state. Taxes are deferred until withdrawal at retirement.

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