



2026 IRS CONTRIBUTION LIMITS

Account Types		2025 limit	2026 limit
IRA	Traditional and Roth IRA contribution limit	\$7,000	\$7,500
	Catch-up limit for individuals age 50 and older	\$1,000	\$1,100
SIMPLE IRA	Elective deferral limit	\$16,500	\$17,000
	Catch-up limit for individuals age 50 and older	\$3,500	\$4,000
	Maximum employer match (\$1 for \$1 match on the first 3% of employee compensation deferred. Catch-up deferral is also matched if over age 50)	\$16,500	\$17,000
	Maximum employer non-elective contribution (2% of employee compensation, subject to annual compensation limit)	\$6,900	\$6,900
SEP IRA	Maximum SEP contribution	\$70,000	\$72,000
	SEP compensation exclusion	\$750	\$750
401(k), SARSEP, 403(b) and Governmental 457(b)	Elective deferral limit (402(g))	\$23,500	\$24,500
	Catch-up limit for individuals age 50 +*	\$7,500	\$8,000
401(k), profit sharing and money purchase pension	Defined contribution limit (415(c) limit)	\$70,000	\$72,000
401(k), SEP, profit sharing and money purchase pension	Employee annual compensation limit	\$350,000	\$360,000
401(k), SARSEP, 403(b) and Governmental 457(b)	Highly compensated employee limit (no requirement for 5% owner)	\$160,000	\$160,000
401(k), SEP, profit sharing and money purchase pension	Top-heavy plan key employee compensation limit	\$230,000	\$235,000
Defined benefit	Maximum annual benefit at retirement	\$280,000	\$290,000

Modified adjusted gross income (MAGI) phase-out ranges for traditional IRA deduction when a taxpayer is covered by a retirement plan at work

Filing status	2025	2026
Single or head of household	79,000-\$89,000	\$81,000-\$91,000
Married filing jointly	\$126,000-\$146,000	\$129,000-\$149,000
Married filing jointly for non-covered spouse with a spouse who is an active participant	\$236,000-\$246,000	\$242,000-\$252,000

MAGI phase-out ranges for Roth IRA annual contributions

Filing status	2025	2026
Single or head of household	\$150,000-\$165,000	\$153,000-\$168,000
Married filing jointly	\$236,000-\$246,000	\$242,000-\$252,000
Married filing separately	\$0-\$10,000	\$0-\$10,000

Social Security	2025	2026
Social Security taxable wage base	\$176,100	\$184,500
Maximum earnings for individuals under normal retirement age before a social security benefit is reduced. One dollar in benefits is withheld for every \$2 in earnings above the limit	\$23,400/yr. (\$1,950/month)	\$24,480/yr. (\$2,062/month)
Maximum benefit at social security full retirement age	\$4,018 /month	\$4,152/month

*Catch-Up Contributions for those participants who attain age 60, 61, 62 or 63 in 2026 will be \$11,250.

NEW: Starting in 2026, high-income earners (over \$150,000 Compensation) must make catch-up contributions to retirement plans as Roth (after-tax) contributions. [Learn more.](#)