



FLORIDA
RETIREMENT CONSULTANTS
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2026 Retirement Plan Limits

Reflected below are many of the recent Internal Revenue Service dollar limitations which are applicable to retirement plans:

	<u>2026</u>	<u>2025</u>	<u>2024</u>
<u>Plan/IRA Limits</u>			
401(k) and 403(b) maximum deferral [402(g)]	\$24,500	\$23,500	\$23,000
457 maximum deferral	\$24,500	\$23,500	\$23,000
401(k) and 403(b) standard catch-up	\$8,000	\$7,500	\$7,500
457 standard catch-up	\$8,000	\$7,500	\$7,500
401(k), 403(b), 457(b) age 60-63 catch-up	\$11,250	\$11,250	N/A
SIMPLE election maximum deferral*	\$17,000 / \$18,100	\$16,500 / \$17,600	\$16,000 / \$17,600
SIMPLE standard catch-up*	\$4,000 / \$3,850^	\$3,500 / \$3,850	\$3,500 / \$3,850
SIMPLE age 60-63 catch-up	\$5,250	\$5,250	N/A
Defined Benefit (DB) – annual benefit	\$290,000	\$280,000	\$275,000
Defined Contribution (DC) – annual contributions	\$72,000	\$70,000	\$69,000
IRA limit	\$7,500	\$7,000	\$7,000
IRA catch-up	\$1,100	\$1,000	\$1,000
<u>Compensation Limits</u>			
Maximum Compensation	\$360,000	\$350,000	\$345,000
SEP annual compensation floor	\$800	\$750	\$750
<u>Highly Compensated Employees (HCEs)</u>			
Any employee compensation	\$160,000	\$160,000	\$155,000
➔ HCE status based on prior plan year – related employers considered			
<u>Highly Paid Individuals (HPIs)</u> (for mandatory roth catch-ups)			
Any employee FICA wages (W2 box 3)	IRS releases in		
➔ HPI status based on prior calendar year – related employers disregarded (general rule), however, permitted to aggregate to determine HPI status	Q4 2026	\$150,000	N/A
<u>Key Employees</u>			
Officer Compensation	\$235,000	\$230,000	\$220,000
1% Owner (not adjusted for inflation)	\$150,000	\$150,000	\$150,000
<u>Covered Compensation Limits</u>			
Social Security Taxable Wage Base	\$184,500	\$176,100	\$168,600

* Adjusted limit (generally higher – see ^ Note) automatically applicable for employers in prior year with 25 or fewer eligible employees and permitted by election for employers in prior year with 26 – 100 eligible employees conditioned on employer increasing employer contributions to 3% nonelective (up from 2%) or 4% match (up from 3%). Employers permitted to make an additional discretionary nonelective contribution that does not exceed the lesser of 10% of compensation or \$5,000 for all eligible employees with at least \$5,000 in compensation.

^ Guidance from IRS needed as appears current interpretation of [IRS Notice 2025-67](#) reflects limit stays fixed at 10% above the catch-up limit that applied in the year rule first took effect (2024).

Should you have any questions, please contact your Dedicated FRC Retirement Plan Administrator.

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