

COST-OF-LIVING ADJUSTED LIMITS

Limits for IRAs	2026	2025	2024	2023	2022	2021
IRA Contribution Limit	\$7,500	\$7,000	\$7,000	\$6,500	\$6,000	\$6,000
IRA Catch-up Contribution Limit	\$1,100	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000

Limits for SEPs and SIMPLEs	2026	2025	2024	2023	2022	2021
SEP IRA Annual Contribution Limit	\$72,000	\$70,000	\$69,000	\$66,000	\$61,000	\$58,000
SIMPLE IRA Deferral Limit	\$17,000	\$16,500	\$16,000	\$15,500	\$14,000	\$13,500
SIMPLE IRA Catch-up Contribution Limit	\$4,000	\$3,500	\$3,500	\$3,500	\$3,000	\$3,000
SIMPLE IRA Catch-up Contribution Limit - Age 60-63	\$5,250	\$5,250	N/A	N/A	N/A	N/A
SIMPLE IRA Deferral Limit*	\$18,100	\$17,600	N/A	N/A	N/A	N/A
SIMPLE IRA Catch-up Contribution Limit*	\$3,850	\$3,850	N/A	N/A	N/A	N/A
SIMPLE IRA Additional Non-Elective Contribution	Lesser of 10% of Compensation or \$5,300	Lesser of 10% of Compensation or \$5,100	N/A	N/A	N/A	N/A

Limits for Qualified Plans and 403(b) Plans	2026	2025	2024	2023	2022	2021
Annual Compensation Cap	\$360,000	\$350,000	\$345,000	\$330,000	\$305,000	\$290,000
Elective Deferral Limit	\$24,500	\$23,500	\$23,000	\$22,500	\$20,500	\$19,500
Catch-up Contribution Limit	\$8,000	\$7,500	\$7,500	\$7,500	\$6,500	\$6,500
Catch-up Contribution Limit - Age 60-63	\$11,250	\$11,250	N/A	N/A	N/A	N/A
Defined Contribution Annual Contribution Limit	\$72,000	\$70,000	\$69,000	\$66,000	\$61,000	\$58,000
Highly Compensated Employee Threshold	\$160,000	\$160,000	\$155,000	\$150,000	\$135,000	\$130,000
Key Employee Compensation Threshold for Officers	\$235,000	\$230,000	\$220,000	\$215,000	\$200,000	\$185,000
Highly Paid Individual Compensation for Roth Catch-ups	TBD	\$150,000 in Compensation during 2025	N/A	N/A	N/A	N/A
Defined Benefit Annual Benefit Limit	\$290,000	\$280,000	\$275,000	\$265,000	\$245,000	\$230,000

Other Limits	2026	2025	2024	2023	2022	2021
457 Plan Deferral Limit	\$24,500	\$23,500	\$23,000	\$22,500	\$20,500	\$19,500
Social Security Taxable Wage Base	\$184,500	\$176,100	\$168,600	\$160,200	\$147,000	\$142,800

*Employers with 26-100 employees who provide increased employer contributions.

[Please refer to IRS Notice 2025-67 for all applicable limits.](#)

