

## Qualified Retirement Plan Limits With Cost of Living Adjustments

Effective January 1 of Each Year	2026	2025	2024
<b>Maximum Contribution and Deduction Limits</b>			
Elective Deferral Limit: \$401(k)/403(b)/457(b) <i>Applies to Pre-tax or Roth contributions</i>	\$24,500	\$23,500	\$23,000
Age 50+ Catch-Up Limit	\$8,000	\$7,500	\$7,500
<u>Roth</u> Catch-up Requirement Highly Paid Individual (HPI) Limit <i>Based on FICA wages in prior year</i>	TBD	\$150,000	n/a
Age 60-63 Special Catch-Up Limit <i>Effective in 2025 under Secure 2.0</i>	\$11,250	\$11,250	--
SIMPLE Plan Deferral Limit	\$17,000	\$16,500	\$16,000
SIMPLE Age 50+ Catch-Up Limit	\$4,000	\$3,500	\$3,500
SIMPLE Age 60-63 Catch-Up Limit <i>Effective in 2025 under Secure 2.0</i>	\$5,250	\$5,250	--
Annual Compensation Limit* <i>For plan years <u>beginning</u> in indicated year</i>	\$360,000	\$350,000	\$345,000
Defined Contribution 415 Limit on Contributions* <i>For plan / limitation years <u>ending</u> in indicated year</i>	\$72,000	\$70,000	\$69,000
Defined Benefit 415 Limit on Benefits* <i>For plan / limitation years <u>ending</u> in indicated year</i>	\$290,000	\$280,000	\$275,000
Social Security Taxable Wage Base <i>Integration level for plan years <u>beginning</u> in indicated year</i>	\$184,500	\$176,100	\$168,600
Medicare Taxable Wage Base (1.45%)	No cap	No cap	No cap
SEP Compensation Required for Eligibility	\$800	\$750	\$750
<b>Determination of Highly Compensated Employees</b>			
More than 5% Owners regardless of compensation			
Employees Earning in Excess of* <i>Used to determine HCEs for subsequent year</i>	\$160,000	\$160,000	\$155,000
<b>Determination of Key Employees for Top Heavy</b>			
More than 5% Owners regardless of compensation			
More than 1% Owners earning in excess of \$150,000			
Officers Earning in Excess of*	\$235,000	\$230,000	\$220,000

\*Plan year limits. All other limits apply on a calendar year basis.