

Hunter Benefits Consulting Group, Inc.

2026 Benefit, Contribution & Compensation Limits 401(k), 403(b), Simple IRAs and Cash Balance Plans

Limitation Type	2026	2025
401(k), 403(b) annual maximum deferral limit (§402(g))	\$24,500	\$23,500
Catch Up Limits for those 50 years of age or older	\$8,000	\$7,500
Additional Catch Up contribution for those 60 – 63 years of age (For 2026, those born in 1963, 1964, 1965 or 1966)	\$3,750	\$3,750
Total Defined Contribution (DC) Addition Limit (The (§415) maximum is capped at the lesser of 100% of their income or the values shown.)	\$72,000	\$70,000
Total DC Limit for those 50 or older	\$80,000	\$77,500
Special Total DC Limit for those 60 – 63 years of age (For 2026, those born in 1963, 1964, 1965 or 1966)	\$83,250	\$81,250
Highly Paid Individuals (HPI)	\$150,000	N/A
Simple IRA elective deferral limit	\$17,000	\$16,500
Catch Up Limits for those 50 years of age or older	\$4,000	\$3,500
Additional Catch Up contribution for those 60 – 63 years of age (For 2026, those born in 1963, 1964, 1965 or 1966)	\$1,250	\$1,750
Cash Balance annual benefit (§415 limit)	\$290,000	\$280,000
Maximum Compensation for benefit purposes	\$360,000	\$350,000
Highly Compensated Employee Compensation Limit	\$160,000	\$160,000
Taxable Wage Base	\$184,500	\$176,100
Key Employee/Officer Compensation	\$235,000	\$230,000

*** Note: Beginning in 2026, the SECURE 2.0 Act requires workers who earned more than \$150,000 in FICA wages in 2025 to make catch-up contributions (\$8,000) as Roth contributions.**

The above limitations and values are based upon the IRS 2026 and 2025 limits and are subject to change.

Deferral limits for 2026 for both Simple IRAs and 401(k)s switching to a Safe Harbor 401(k) Plan during 2026 will be prorated to the date that 401(k) deferrals are first available. The annual total defined contribution limit is not affected or pro-rated. Please refer to your plan document for more specific information. The limits are subject to the provisions of the specific plan document. The content of this page is for general information only and is believed to be accurate and reliable as of the creation date but may be subject to change. This page is not intended to provide tax, investment, legal or plan design advice.