

Hunter Benefit Consulting Group, Inc.

2025 and 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 turning 60 – 63 years of age	\$3,250	\$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 turning 60 – 63 years of age	\$83,250	\$81,250
Highly Paid Individuals	--	\$150,000
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 turning 60 – 63 years of age	\$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: 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 - \$11,250) as Roth contributions.**

The above limitations and values are based upon the IRS 2025 and 2026 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.

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