



2026 IRS Limits for Retirement Plan Contributions

MAXIMUM WORKPLACE RETIREMENT PLAN CONTRIBUTION AMOUNTS	
401(k), 403(b), most 457 plans & federal Thrift Savings Plan (age 49 and under).....	\$24,500
Catch-up contributions in these plans (age 50 -59) \$8,000 age 60-03	\$11,500
Employee compensation limit for calculating contributions	\$360,000
IRA CONTRIBUTION LIMITS	
Traditional and Roth IRAs for people aged 49 and under.....	\$7,500
Catch-up IRA contributions for people aged 50 and over	\$1,100
Defined benefit pension plan annual benefit limits	\$290,000
Annual employer limit for 401(k)-type plans, SEP IRAs and solo 401(k)s	\$72,000
Annual contribution limit for SIMPLE plans for people aged 49 and under.....	\$17,000
Catch-up SIMPLE contribution for people aged 50 to 59 and 64+ \$4,000 age 60-63	\$5,000
AGI PHASE OUT RANGE OF IRA DEDUCTIBILITY	
Single and contributing to a workplace plan	\$81,000 - \$91,000
Married filing jointly when the contributing spouse <i>is covered</i> by a workplace plan	\$129,000 - \$149,000
Married filing jointly when the contributing spouse <i>is not covered</i> by a workplace plan, but the other spouse <i>is covered</i> by a plan.....	\$242,000 - \$252,000
Married and covered by a workplace plan, but filing separately	\$0 - \$10,000
ROTH IRA INCOME ELIGIBILITY PHASE OUT	
Single and head of household filers	\$153,000 - \$168,000
Married filing jointly or qualified widow/widowers	\$242,000 - \$252,000
Married filing separately	\$0 - \$10,000
RETIREMENT SAVINGS CONTRIBUTION CREDIT, OR SAVER'S CREDIT, INCOME LIMITS	
Married filing jointly couples	\$80,500
Heads of household	\$59,250
Single taxpayers	\$40,250
SOCIAL SECURITY TAXABLE WAGE BASE.....	\$183,600
HEALTHCARE SAVINGS ACCOUNTS	
Individual	\$4,400
Family	\$8,750
Catch-up HSA contribution for people aged 55 and over	\$1,000

NOTE: This document is for reference purposes only. Please visit www.irs.gov for additional information on these annual limits.