FUTURE FINANCIAL
WEALTH MANAGEMENT GROUP

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+) $8,000 "super catch-up" age 60-63	$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 *is covered* by a workplace plan	$129,000 - $149,000
Married filing jointly when the contributing spouse *is not covered* by a workplace plan, but the other spouse *is* covered 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.