



Large Enough To Serve You, Small Enough To Care.

## 401(k), 403(b), and 457(b) Plans

	2025 Limit	2026 Limit
Elective deferral limit	\$23,500	\$24,500
Catch-up contribution (age 50+)	\$7,500	\$8,000
Super catch-up (ages 60-63)	\$11,250	\$11,250 (no change)

Note: Starting in 2026, catch-up contributions for employees with prior-year W-2 wages > \$150,000 must be made on a Roth basis.

## SEP and SIMPLE IRA Plans

	2025 Limit	2026 Limit
Maximum SEP contribution	\$70,000	\$72,000
Cap on compensation limit (for SEP & other plans)	\$350,000	\$360,000
SIMPLE elective deferral (standard)	\$16,500	\$17,000
SIMPLE deferral (employers ≤ 25 employees)	\$17,600	\$18,100
SIMPLE catch-up (age 50+, standard)	\$3,500	\$4,000
SIMPLE catch-up (age 50+, ≤ 25 employees)	\$3,850	\$3,850 (no change)
SIMPLE super catch-up (ages 60-63)	\$5,250	\$5,250 (no change)

## Traditional & Roth IRA Contributions

	2025 Limit	2026 Limit
Regular IRA contribution limit	\$7,000	\$7,500
Catch-up contribution (age 50+)	\$1,000	\$1,100 (inflation-indexed)
Total contribution (age 50+)	\$8,000	\$8,600

## Roth IRA Income Phase-Out Ranges (2026)    2025 Phase-Out Range    2026 Phase-Out Range

Single / Head of Household	\$150,000 – \$165,000	\$153,000 – \$168,000
Married Filing Jointly	\$236,000 – \$246,000	\$242,000 – \$252,000



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## Deductible Traditional IRA Phase-Out Ranges (Active Participant in Employer Plan)

	2025 Phase-Out Range	2026 Phase-Out Range
Single / Head of Household (covered by employer plan)	\$79,000 – \$89,000	\$81,000 – \$91,000
Married Filing Jointly (contributor covered by employer plan)	\$126,000 – \$146,000	\$129,000 – \$149,000
Married Filing Jointly (contributor NOT covered, spouse is covered)	\$236,000 – \$246,000	\$242,000 – \$252,000

## Qualified Charitable Distributions (QCDs)

### 2025 Limit

### 2026 Limit

Annual QCD limit (age 70½+)	\$108,000	\$111,000
One-time QCD to split-interest entity (e.g., CRT, CGA)	\$54,000	\$55,000

Source: IRS Notice 2025-67 (2026 cost-of-living adjustments)

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