

## IRS LIMITS ON BENEFITS & COMPENSATION

### IRS Limits on Employee Contributions to Retirement Plans:

|  | 2026      | 2025      | 2024      |
|--|-----------|-----------|-----------|
| Deferrals - 401(k), 403(b), 457(b), SARSEP           | \$ 24,500 | \$ 23,500 | \$ 23,000 |
| Catch-up - 401(k), 403(b), Gov't 457(b), SARSEP      | 8,000     | 7,500     | 7,500     |
| Catch-up (ages 60-63) - 401(k), 403(b), Gov't 457(b) | 11,250    | 11,250    | -         |
| Deferrals - SIMPLE                                   | 17,000    | 16,500    | 16,000    |
| Catch-up - SIMPLE                                    | 4,000     | 3,500     | 3,500     |
| Catch-up (ages 60-63) - SIMPLE                       | 5,250     | 5,250     | -         |
| Deferrals - Starter(k)                               | 6,000     | 6,000     | 6,000     |
| Catch-up - Starter(k)                                | 1,100     | 1,000     | 1,000     |
| Pension-Linked Emergency Savings Account (PLESA)     | 2,600     | 2,500     | -         |

IRS - 11/13/2025

### IRS Limits on Benefits & Employer Contributions:

|   | 2026      | 2025      | 2024      |
|---|-----------|-----------|-----------|
| Defined Contribution - Annual Additions ("415 Limit") | \$ 72,000 | \$ 70,000 | \$ 69,000 |
| Defined Benefit - Annual Benefit ("415 Limit")        | 290,000   | 280,000   | 275,000   |

### IRS Limits on Compensation:

|  | 2026       | 2025       | 2024       |
|--|------------|------------|------------|
| Annual Compensation                          | \$ 360,000 | \$ 350,000 | \$ 345,000 |
| Highly Compensated Employee ("HCE")          | 160,000    | 160,000    | 155,000    |
| Key Employee - Officer                       | 235,000    | 230,000    | 220,000    |
| Highly Paid Individual ("HPI")               | *          | 150,000    | 145,000    |
| Qualifying Longevity Annuity Contract (QLAC) | 210,000    | 210,000    | 200,000    |
| Social Security Taxable Wage Base            | 184,500    | 176,100    | 168,600    |

\* HPI determination for 2026 is based on FICA wages earned in 2025. HPIs in 2026 are individuals with 2025 FICA wages exceeding \$150,000.

**DC/401(k) & DB Retirement Plan Software, Documents, 5500 Forms & more.**  
No Install, Web Access Option.