



## 2026 Calendar Year Qualified Plan Limits

Plan	2026 Limit	2025 Limit
401(k), 403(b), 457(b) Elective Deferral Limit	\$24,500	\$23,500
<b>Plus:</b> Age 50 & Over Catch Up <sup>1</sup>	\$8,000	\$7,500
Age 60-63 Catch Up <sup>1</sup>	\$11,250	\$11,250
SIMPLE Plan Elective Deferral Limit <sup>2</sup>	\$17,000	\$16,500
<b>Plus:</b> Age 50 & Over Catch Up	\$4,000	\$3,500
Age 60-63 Catch Up	\$5,250	\$5,250
Annual Compensation Limit	\$360,000	\$350,000
Highly Compensated Employee	\$160,000	\$160,000
Defined Benefit Plan Maximum Benefit	\$290,000	\$280,000
Defined Contribution Participant Maximum Allocation	\$72,000	\$70,000
Social Security Wage Base	\$184,500	\$176,100
Roth/Traditional IRA	\$7,500	\$7,000
<b>Plus:</b> Age 50 & Over Catch Up	\$1,100	\$1,000

For more information about retirement plans, call the Qualified Plans Sales Center at 800.747.5164.



## Retirement Programs

- Solo 401(k)
- Solo 401(k)/Cash Balance
- New Comparability PS
- Defined Benefit
- 403(b) ERISA
- 457(b)
- Profit Sharing/401(a)  
Governmental
- 403(b)(7)/TSA

## IRA Central

### Your Complete IRA Source

- Roth IRA
- Traditional IRA
- 72(t)
- Stretch IRA
- SIMPLE IRA Plan
- SEP IRA Plan

<sup>1</sup> Starting Jan. 1, 2026, all catch-up contributions for employees participating in 401(k), 403(b) or 457 plans and who have wages that exceed \$150,000 (in FICA wages from the prior calendar year, indexed annually) are required to be made as an after-tax Roth contribution.

<sup>2</sup> SECURE 2.0 provides a higher contribution limit (\$18,100 for 2026) for employers with no more than 25 employees. Employers with 26-100 employees can also opt for the higher limit, but only if also providing either a higher 4% match or a 3% non-elective contribution.

Services offered through **Security Distributors**, an indirect subsidiary of SBL Holdings, Inc. ("Security Benefit").

Neither Security Benefit nor its affiliates are fiduciaries. This information is general in nature and intended for use with the general public. For additional information, including any specific advice or recommendations, please visit with your financial professional.



One Security Benefit Place | Topeka, KS 66636  
SecurityBenefit.com