



## 2026 Calendar Year Qualified Plan Limits

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

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



# IRA Central

## Your Complete IRA Source

- Roth IRA
- Traditional IRA
- 72(t)
- Stretch IRA

### Adjusted Gross Income (AGI) Limits for Deductible Traditional IRAs (Active Participant)

|  | 2026              | 2025              |
|--|-------------------|-------------------|
| Joint Filers                                 | \$129,000-149,000 | \$126,000-146,000 |
| Single Filers                                | \$81,000-91,000   | \$79,000-89,000   |
| Non-Active Participant Spouse (Joint Return) | \$242,000-252,000 | \$236,000-246,000 |

### Modified AGI Limits for Roth IRA Contributions

|               | 2026              | 2025              |
|---------------|-------------------|-------------------|
| Joint Filers  | \$242,000-252,000 | \$236,000-246,000 |
| Single Filers | \$153,000-168,000 | \$150,000-165,000 |

<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.

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