

RETIREMENT PLAN 2026 COST OF LIVING ADJUSTMENTS (COLA)

	2026 Tax Year	2025 Tax Year	2024 Tax Year
Elective Salary Deferral Limit – 401(k), 403(b) & 457	\$24,500	\$23,500	\$23,000
Age 50-59, 64+ Catch-Up Limit – 401(k), 403(b) & 457*	\$8,000	\$7,500	\$7,500
*Age 60, 61, 62, 63 Catch-Up Limit	\$11,250	\$11,250	N/A
Required Roth Catch-Up for Highly Paid Individual (HPI)	>\$150,000 in FICA wages in 2025	N/A	N/A
Annual Compensation Limit	\$360,000	\$350,000	\$345,000
Annual Addition Limit – DC Plans	\$72,000	\$70,000	\$69,000
Annual Addition Limit – DB Plans	\$290,000	\$280,000	\$275,000
Highly Compensated Employee Compensation	>\$160,000 in 2025	>\$155,000 in 2024	>\$150,000 in 2023
Social Security Taxable Wage Base	\$184,500	\$176,100	\$168,600
SIMPLE Retirement Account Limit <i>(employers with under 25 employees)</i>	\$18,100	\$16,500	\$16,000
SIMPLE Plan Age 50-59, 64+ Catch-Up Limit* <i>(employers with under 25 employees)</i>	\$3,850	\$3,500	\$3,500
*Age 60, 61, 62, 63 Catch-Up Limit	\$5,250	\$5,250	N/A
IRA & Roth IRA Limit	\$7,500	\$7,000	\$7,000
IRA & Roth IRA Catch-Up Limit	\$1,100	\$1,000	\$1,000
HSA Family Contribution Limit	\$8,750	\$8,550	\$8,300
HSA Single Contribution Limit	\$4,400	\$4,300	\$4,150
HSA Age 55+ Catch-Up Contribution Limit	\$1,000	\$1,000	\$1,000

****Employers with 25 or more employees will have lower SIMPLE IRA limits. Please visit irs.gov for more information.**

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