ALLIED
INVESTMENT ADVISORS

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 *(employers with under 25 employees)*	$18,100	$16,500	$16,000
SIMPLE Plan Age 50-59, 64+ Catch-Up Limit* *(employers with under 25 employees)*	$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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