

# RETIREMENT PLAN LIMITS

If you have questions or want to learn more about Warren Averett Benefit Consultants, please contact Kyle Bonds:

[Kyle.Bonds@warrenaverett.com](mailto:Kyle.Bonds@warrenaverett.com) | 850.444.7212



	2026	2025	2024	2023	2022	2021
<b>IRAs</b>						
IRA Contribution Limit	\$7,500.00	\$7,000.00	\$7,000.00	\$6,500.00	\$6,000.00	\$6,000.00
IRA Catch-Up Contributions	\$1,100.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00
<b>IRA AGA Deduction Phase-Out Starting at</b>						
Joint Return	\$129,000.00	\$126,000.00	\$123,000.00	\$116,000.00	\$109,000.00	\$105,000.00
Single or Head of Household	\$81,000.00	\$79,000.00	\$77,000.00	\$73,000.00	\$68,000.00	\$66,000.00
<b>SEP</b>						
SEP Minimum Compensation	\$800.00	\$750.00	\$750.00	\$750.00	\$650.00	\$650.00
SEP Maximum Contribution	\$72,000.00	\$70,000.00	\$69,000.00	\$66,000.00	\$61,000.00	\$58,000.00
SEP Maximum Compensation	\$380,000.00	\$350,000.00	\$345,000.00	\$330,000.00	\$305,000.00	\$290,000.00
<b>SIMPLE Plans</b>						
SIMPLE Maximum Contributions	\$17,000.00	\$16,500.00	\$16,000.00	\$15,500.00	\$14,000.00	\$13,500.00
Catch-Up Contributions	\$4,000.00	\$3,500.00	\$3,500.00	\$3,500.00	\$3,000.00	\$3,000.00
<b>401(k), 403(b), Profit Sharing Plans, etc.</b>						
Annual Compensation	\$360,000.00	\$350,000.00	\$345,000.00	\$330,000.00	\$305,000.00	\$290,000.00
Elective Deferrals	\$24,500.00	\$23,500.00	\$23,000.00	\$22,500.00	\$20,500.00	\$19,500.00
Catch-Up Contributions > age 50	\$8,000.00	\$7,500.00	\$7,500.00	\$7,500.00	\$6,500.00	\$6,500.00
Catch-Up Contributions ages 60-63	\$11,250.00	\$11,250.00	\$0.00	\$0.00	\$0.00	\$0.00
Defined Contribution Limits	\$72,000.00	\$70,000.00	\$69,000.00	\$66,000.00	\$61,000.00	\$58,000.00
ESOP Limits	\$1,455,000.00	\$1,415,000.00	\$1,380,000.00	\$1,330,000.00	\$1,230,000.00	\$1,165,000.00
<b>Other</b>						
HCE Threshold	\$160,000.00	\$160,000.00	\$155,000.00	\$155,000.00	\$135,000.00	\$130,000.00
Defined Benefit/Cash Balance Limits	\$290,000.00	\$280,000.00	\$275,000.00	\$265,000.00	\$245,000.00	\$230,000.00
Key Employee	\$235,000.00	\$230,000.00	\$220,000.00	\$210,000.00	\$200,000.00	\$185,000.00
457 Elective Deferrals	\$24,500.00	\$23,500.00	\$23,000.00	\$22,500.00	\$20,500.00	\$19,500.00
Taxable Wage Base	\$184,500.00	\$176,100.00	\$168,600.00	\$160,200.00	\$147,000.00	\$142,800.00