PPI

2026 retirement plan limits

Contribution and Benefit Limits

	2026	2025
Elective Deferral Limit	**$24,500**	$23,500
Catch-Up Contributions	**$8,000**	$7,500
Increased Catch-Up for Participants Aged 60-63	**$11,250**	$11,250
Annual Contribution Limit	**$72,000**	$70,000
Annual Contribution Limit including Catch-Up Contributions	**$80,000**	$77,500
Annual Defined Benefit Limit	**$290,000**	$280,000

Compensation Limits

Maximum Plan Compensation	**$360,000**	$350,000
Income Subject to Social Security	**$184,500**	$176,100
Key EE Compensation Threshold	**$235,000**	$230,000
Highly Compensated EE Threshold	**$160,000**	$160,000

IRA Limits

SIMPLE Plan Elective Deferrals	**$17,000**	$16,500
SIMPLE Catch-Up Contributions	**$4,000**	$3,500
Individual Retirement Account (IRA)	**$7,500**	$7,000
IRA Catch-Up Contribution	**$1,100**	$1,000

Catch-up contributions start the year a participant turns 50; the higher catch-up applies at ages 60 to 63. Highly compensated status for 2026 is based on 2025 pay over $160,000.

QUESTIONS ABOUT A PLAN? CONTACT US.

primepensionsinc.com/contact

Prime Pensions, Inc. · 25B Vreeland Road, Suite 209, Florham Park, NJ 07932

For general information only, based on 2026 IRS limits and rules. Not tax or legal advice. Prime Pensions is not affiliated with any investment product provider and does not offer investment advice.