



2026 Retirement Plan Contribution Limits

The Treasury Department announced the **inflation-adjusted figures** for retirement account savings for 2026, and there's extra room for savings for wage- and salary-earners and the self-employed. If you have a 401(k), a SEP-IRA, or a SIMPLE you have the option, if you can swing it, to bump your contributions to the new max. Contact your Klaas Financial representative for more information. [Here are the details.](#)

Item	IRC Reference	2025 Limit	2026 Limit
401(k) and 403(b) Employee Deferral Limit ¹	402(g)(1)	\$23,500	\$24,500
Governmental 457 Plan Employee Deferral Limit	457(e)(15)	\$23,500	\$24,500
Catch-Up Contribution: Over age 50 ²	414(v)(2)(B)(i)	\$7,500	\$8,000
Catch-up Contribution: Age 60, 61, 62 or 63 ³	414(v)(2)(E)(i)	\$11,250	\$11,250
FICA Wage Threshold used to determine if catch-up contributions must be designated as ROTH contributions	414(v)(7)(A)	\$145,000	\$150,000
SIMPLE IRA Contribution Dollar Limit (general plan)	408(p)	\$16,500	\$17,000
SIMPLE IRA Catch-Up Contribution (general plan)	408(p)	\$3,500	\$4,000
Defined Contribution Dollar Limit	415(c)(1)(A)	\$70,000	\$72,000
Defined Benefit Dollar Limit	415(b)(1)(A)	\$280,000	\$290,000
Compensation Limit ⁴	401(a)(17); 404(l)	\$350,000	\$360,000
Highly Compensated Employee Income Limit ⁵	414(q)(1)(B)	\$160,000	\$160,000
Key Employee Officer	416(i)(1)(A)(i)	\$230,000	\$235,000
Social Security Taxable Wage Base		\$176,100	\$184,500
IRA Contribution Limit	219(b)(5)(A)	\$7,000	\$7,500
IRA Catch-Up Contribution Limit: Aged 50+	219(b)(5)(B)(ii)	\$1,000	\$1,100



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Klaas Financial Asset Advisors, LLC is a registered investment adviser registered with the United States Securities and Exchange Commission.

Traditional IRA Deduction Phase-Outs 2026		
Filing Status	2026 MAGI Range	2025 MAGI Range
Single / Head of Household (covered by workplace plan)	\$81,000 - \$91,000	\$79,000 - \$89,000
Married Filing Jointly (contributor covered by a plan)	\$129,000 - \$149,000	\$126,000 - \$146,000
Married Filing Jointly (non-covered contributor, covered spouse)	\$242,000 - \$252,000	\$236,000 - \$246,000
Married Filing Separately	\$0 - \$10,000	\$0 - \$10,000

ROTH IRA Contribution Phase-Outs 2026		
Filing Status	2026 MAGI Range	2025 MAGI Range
Single / Head of Household	\$153,000 - \$168,000	\$150,000 - \$165,000
Married Filing Jointly	\$242,000 - \$252,000	\$236,000 - \$246,000
Married Filing Separately	\$0 - \$10,000	\$0 - \$10,000

Savers Credit (Retirement Savings Contribution Credit)		
Filing Status	2026 MAGI Limit (No Credit)	2025 MAGI Limit (No Credit)
Married Filing Jointly	\$80,500	\$79,000
Head of Household	\$60,375	\$59,250
Single / Married Filing Separately	\$40,250	\$39,500

IRA Contributions for 2025 may be made by April 15, 2026.

¹ Employee deferrals to all 401(k) and 403(b) plans must be aggregated for purposes of this limit. A lower limit applies to SIMPLE plans.

² Available to employees age 50 or older during the calendar year. A lower limit applies to SIMPLE plans. See separate information in table regarding SIMPLE IRAs.

³ Higher amount available to employees age 60, 61, 62 or 63 during the calendar year. A lower limit applies to SIMPLE plans. See separate information in table regarding SIMPLE IRAs.

⁴ All compensation from a single employer (including all members of a controlled group) must be aggregated for purposes of this limit.

⁵ For the 2026 plan year, an employee who earns more than \$160,000 in 2025 is an HCE. For the 2027 plan year, an employee who earns more than \$160,000 in 2026 is an HCE.

Information gathered from irs.gov, where you can obtain [additional information](#).

We provide you this information with the understanding that we are not rendering legal, accounting, or tax advice. Please consult your legal or tax advisor concerning such matters.



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