

# Maximum Dollar Limits

Effective January 1, 2026

|  | 2026        | 2025        | 2024        | 2023        | 2022        | 2021        | 2020        | 2019        | 2018        | 2017        | 2016        |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| 401(k) & 403(b) Elective Deferrals (IRC § 402(g)(1))                             | \$24,500    | \$23,500    | \$23,000    | \$22,500    | \$20,500    | \$19,500    | \$19,500    | \$19,000    | \$18,500    | \$18,000    | \$18,000    |
| Regular Catch-Up Elective Deferrals (IRC § 414(v)(2)(B)(i))                      | \$8,000     | \$7,500     | \$7,500     | \$7,500     | \$6,500     | \$6,500     | \$6,500     | \$6,000     | \$6,000     | \$6,000     | \$6,000     |
| 60-63 Year Old Catch-Up Elective Deferrals (IRC § 414(v)(2)(E)(i))               | \$11,250    | \$11,250    |             |             |             |             |             |             |             |             |             |
| FICA Wage Threshold (Roth Catch-Up Requirement IRC § 414(v)(7)(A))               | \$150,000   | \$145,000   |             |             |             |             |             |             |             |             |             |
| Defined Benefit Plan Benefit (IRC § 415(b)(1)(A))                                | \$290,000   | \$280,000   | \$275,000   | \$265,000   | \$245,000   | \$230,000   | \$230,000   | \$225,000   | \$220,000   | \$215,000   | \$210,000   |
| Defined Contribution Plan Contribution (IRC § 415(c)(1)(A))                      | \$72,000    | \$70,000    | \$69,000    | \$66,000    | \$61,000    | \$58,000    | \$57,000    | \$56,000    | \$55,000    | \$54,000    | \$53,000    |
| Annual Compensation Limit (IRC § 401(a)(17) and IRC § 404(l))                    | \$360,000   | \$350,000   | \$345,000   | \$330,000   | \$305,000   | \$290,000   | \$285,000   | \$280,000   | \$275,000   | \$270,000   | \$265,000   |
| Special Annual Compensation Limit for Government Plans <sup>1</sup>              | \$535,000   | \$520,000   | \$505,000   | \$490,000   | \$450,000   | \$430,000   | \$425,000   | \$415,000   | \$405,000   | \$400,000   | \$395,000   |
| 457(b) Deferral (IRC § 457(e)(15))   | \$24,500    | \$23,500    | \$23,000    | \$22,500    | \$20,500    | \$19,500    | \$19,500    | \$19,000    | \$18,500    | \$18,000    | \$18,000    |
| Highly Compensated Employee (IRC § 414(q)(1)(B)) <sup>2</sup>                    | \$160,000   | \$160,000   | \$155,000   | \$150,000   | \$135,000   | \$130,000   | \$130,000   | \$125,000   | \$120,000   | \$120,000   | \$120,000   |
| SIMPLE Plan Deferral (IRC § 408(p)(2)(E))  | \$17,000    | \$16,500    | \$16,000    | \$15,500    | \$14,000    | \$13,500    | \$13,500    | \$13,000    | \$12,500    | \$12,500    | \$12,500    |
| SIMPLE Plan Catch-Up Elective Deferrals (IRC § 414(v)(2)(B)(ii))                 | \$4,000     | \$3,500     | \$3,500     | \$3,500     | \$3,000     | \$3,000     | \$3,000     | \$3,000     | \$3,000     | \$3,000     | \$3,000     |
| SEP Coverage (IRC § 408(k)(2)(C))  | \$800       | \$750       | \$750       | \$750       | \$650       | \$650       | \$600       | \$600       | \$600       | \$600       | \$600       |
| SEP Compensation (IRC § 408(k)(3)(C) and IRC § 408(k)(6)(D)(ii))                 | \$360,000   | \$350,000   | \$345,000   | \$330,000   | \$305,000   | \$290,000   | \$285,000   | \$280,000   | \$275,000   | \$270,000   | \$265,000   |
| Tax Credit ESOP Maximum Balance (IRC § 409(o)(1)(C)(ii))                         | \$1,455,000 | \$1,415,000 | \$1,380,000 | \$1,330,000 | \$1,230,000 | \$1,165,000 | \$1,150,000 | \$1,130,000 | \$1,105,000 | \$1,080,000 | \$1,070,000 |
| Amount for Lengthening of 5-year ESOP Period                                     | \$290,000   | \$280,000   | \$275,000   | \$265,000   | \$245,000   | \$230,000   | \$230,000   | \$225,000   | \$220,000   | \$215,000   | \$210,000   |
| PBGC Monthly Maximum Guarantee (Single Employer Plan - Normal Retirement Age 65) | \$7,789.77  | \$7,431.82  | \$7,107.95  | \$6,750     | \$6,204.55  | \$6,034.09  | \$5,812.50  | \$5,607.95  | \$5,420.45  | \$5,369.32  | \$5,011.36  |
| Social Security Tax Wage Base  | \$184,500   | \$176,100   | \$168,600   | \$160,200   | \$147,000   | \$142,800   | \$137,700   | \$132,900   | \$128,400   | \$127,200   | \$118,500   |
| Key Employee Officer Compensation (IRC § 416(i)(1)(A)(i))                        | \$235,000   | \$230,000   | \$220,000   | \$215,000   | \$200,000   | \$185,000   | \$185,000   | \$180,000   | \$175,000   | \$175,000   | \$170,000   |
| FICA Tax for Employees   | 7.65%       | 7.65%       | 7.65%       | 7.65%       | 7.65%       | 7.65%       | 7.65%       | 7.65%       | 7.65%       | 7.65%       | 7.65%       |
| FICA Tax for Employers   | 7.65%       | 7.65%       | 7.65%       | 7.65%       | 7.65%       | 7.65%       | 7.65%       | 7.65%       | 7.65%       | 7.65%       | 7.65%       |
| OASDI Tax for Employees  | 6.20%       | 6.20%       | 6.20%       | 6.20%       | 6.20%       | 6.20%       | 6.20%       | 6.20%       | 6.20%       | 6.20%       | 6.20%       |
| OASDI Tax for Employers  | 6.20%       | 6.20%       | 6.20%       | 6.20%       | 6.20%       | 6.20%       | 6.20%       | 6.20%       | 6.20%       | 6.20%       | 6.20%       |
| Medicare Tax for Employees and Employers <sup>3</sup>                            | 1.45%       | 1.45%       | 1.45%       | 1.45%       | 1.45%       | 1.45%       | 1.45%       | 1.45%       | 1.45%       | 1.45%       | 1.45%       |
| SECA Tax for Self-Employed Workers   | 15.30%      | 15.30%      | 15.30%      | 15.30%      | 15.30%      | 15.30%      | 15.30%      | 15.30%      | 15.30%      | 15.30%      | 15.30%      |
| Social Security Tax for Self-Employed Workers                                    | 12.40%      | 12.40%      | 12.40%      | 12.40%      | 12.40%      | 12.40%      | 12.40%      | 12.40%      | 12.40%      | 12.40%      | 12.40%      |
| Medicare Tax for Self-Employed Workers <sup>4</sup>                              | 2.90%       | 2.90%       | 2.90%       | 2.90%       | 2.90%       | 2.90%       | 2.90%       | 2.90%       | 2.90%       | 2.90%       | 2.90%       |

<sup>1</sup> The special annual compensation limit for governmental plans applies only to eligible participants in governmental plans which imposed 401(a)(17) limits with indexing on July 1, 1993. The IRS did not publish these special limits for 1996 or 1997; therefore, a plan's actuary may have determined the limit for such years.

<sup>2</sup> The highly compensated employee determination is based on amounts earned in "look-back" year. Accordingly, whether an employee is highly compensated for the 2026 plan year is based on whether their 2025 compensation exceeded the compensation amount listed for 2025.

<sup>3</sup> Beginning January 1, 2013, the employee portion of the Medicare tax rate for employees earning over \$200,000 (single filers) or over \$250,000 (joint filers) is an additional 0.9% for amounts earned above such thresholds, for a total of 2.35%.◊

<sup>4</sup> Beginning January 1, 2013, the Medicare tax rate for self-employed workers earning over \$200,000 (single filers) or over \$250,000 (joint filers) is an additional 0.9% for amounts earned above such thresholds, for a total of 3.8%.◊

◊ In each case, an additional 3.8% Medicare tax rate is imposed on the lesser of (i) the "net investment income" for such year, or (ii) the modified AGI for such year in excess of \$200,000 (single filers) and \$250,000 (joint filers).

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