

## 2026 Retirement Plan Contribution Limits & Income Phase-Outs

### 1. 401(k), 403(b), 457(b), and Thrift Savings Plan

- **Elective Deferral Limit:** \$24,500
- **Catch-Up (Age 50+):** \$8,000
- **Special Catch-Up (Ages 60–63):** \$11,250
- **Overall Contribution Limit (including employer):** \$72,000

### 2. SIMPLE IRA & SIMPLE 401(k)

- **Employee Contribution Limit:** \$17,000
- **Catch-Up (Age 50+):** \$4,000
- **Special Catch-Up (Ages 60–63):** \$5,250
- **Higher Limit for Certain Employers:** \$18,100 (for eligible small employers)
- **Additional Nonelective Contribution Limit:** \$5,300

### 3. Traditional & Roth IRAs

- **Contribution Limit:** \$7,500
- **Catch-Up (Age 50+):** \$1,100

*Traditional IRA Deduction Phase-Out (if covered by a workplace plan):*

- **Single/Head of Household:** \$81,000–\$91,000
- **Married Filing Jointly (contributor covered):** \$129,000–\$149,000
- **Married Filing Jointly (contributor not covered, spouse is):** \$242,000–\$252,000
- **Married Filing Separately (covered):** \$0–\$10,000

*Roth IRA Contribution Phase-Out:*

- **Single/Head of Household:** \$153,000–\$168,000
- **Married Filing Jointly:** \$242,000–\$252,000
- **Married Filing Separately:** \$0–\$10,000

### 4. SEP IRA

- **Employer Contribution Limit:** \$72,000 or 25% of compensation (whichever is less)
- **Minimum Compensation for Participation:** \$800

### 5. Defined Contribution Plan (Profit Sharing, Money Purchase)

- **Annual Additions Limit:** \$72,000
- **Compensation Cap:** \$360,000

### 6. Saver's Credit (Retirement Savings Contributions Credit)

- **AGI Limit for Full/Partial Credit:**
  - **Married Filing Jointly:** up to \$80,500
  - **Head of Household:** up to \$60,375
  - **Single/Married Filing Separately:** up to \$40,250

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## Key Notes

- **Catch-up contributions** are available to participants who are age 50 or older by year-end. Special higher catch-up limits apply for ages 60–63 for 401(k), 403(b), 457(b), and SIMPLE plans.
- **Income phase-out ranges** determine eligibility for deductible IRA contributions and Roth IRA contributions. If your modified AGI is below the phase-out range, you can make the full contribution; if within, a partial contribution; if above, no contribution/deduction is allowed.
- **SEP and SIMPLE IRAs** have special rules for employer size and compensation.
- **All limits are per individual, not per plan.** If you participate in multiple plans, your total contributions across all plans of the same type cannot exceed the annual limit.