



Plan Limit Description	2026	2025	2024	2023
<b>Annual Employer Deduction Limit</b> Applies to profit sharing and 401(k) plans, money purchase pension plans, or combination of defined contribution plans	25% of eligible comp			
<b>Salary Deferral Contribution Limit</b> Applies to each participant and is measured over the participant's tax year (the calendar year)	\$24,500	\$23,500	\$23,000	\$22,500
<b>Salary Deferral Catch-up Contributions</b> Individuals aged 50 & older are permitted to make additional contributions (above the annual limits)	\$8,000	\$7,500	\$7,500	\$7,500
<b>Special Salary Deferral Catch-up Contributions</b> Individuals aged 60-63 are permitted to make additional contributions (above the annual limits)	\$11,250	\$11,250	n/a	n/a
<b>Defined Contribution Annual Addition Limit</b> The maximum annual contributions and forfeitures credited to a participant under all 401(k), profit sharing, SEP and other defined contribution plans	\$72,000	\$70,000	\$69,000	\$66,000
<b>Maximum Annual Compensation Limit</b> The maximum salary amount that can be used to allocate or calculate a participant's plan contributions or benefits	\$360,000	\$350,000	\$345,000	\$330,000
<b>Minimum Salary for Highly Paid Participant (Roth Catch-up Requirement)</b>	TBD	\$150,000		
<b>Minimum Salary for Highly Compensated Employee (HCE) Determination</b>				
5% owner	No minimum	No minimum	No minimum	No minimum
Other employees	\$160,000	\$160,000	\$155,000	\$150,000
<b>Minimum Salary for Key Employee in Top Heavy Determination</b>				
5% owner	No limit	No limit	No limit	No limit
1% owner	\$150,000	\$150,000	\$150,000	\$150,000
Officer Compensation	\$235,000	\$230,000	\$220,000	\$215,000
<b>Social Security Taxable Wage Base</b> Used in most plans where contribution allocations are integrated with Social Security	\$184,500	\$176,100	\$168,600	\$160,200