A **Strongpoint** Partner

BENEFIT EQUITY

Retirement Plan Limits	2026	2025
401(k), 403(b) & 457(b) employee contributions	$24,500	$23,500
Catch-up Contributions (Age 50 & older not 60-63)	$8,000	$7,500
Super Catch-up Contributions for ages (60-63)	$11,250	$11,250
Defined Contribution Plan Annual Contribution Limit	$72,000	$70,000
401(a)(17) Compensation limit	$360,000	$350,000
Defined Benefit Plan Annual Benefit Limit	$290,000	$280,000
Defined Benefit & Cash Balance Plan PBGC premium rate	$111/Participant	$106/Participant
Annual Compensation Limit	$355,000	$350,000
Highly Compensated Employee	$160,000	$160,000
Highly Paid Individual (used to calculate Roth Catch-up)	$150,000	$150,000
Key Employee Officer Compensation Threshold	$235,000	$230,000
IRAs for people age 49 and younger	$7,500	$7,000
IRAs for people age 50 and older	$8,600	$8,000
SIMPLE Retirement Accounts Catch-up contributions (Age 50 and older) Super Catch-up Contribution	$17,000 $4,000 $5,250	$16,500 $3,500 $ 5,250
Taxable Wage Base—Social Security	$184,500	$176,100