

# Retirement Plan Limitations

## Limits as indexed by the IRS for the calendar years

	IRC Code	2025	2026
Defined Benefit – maximum annual benefit	415(b)	\$280,000	\$290,000
Defined Contribution – maximum additions	415(c)	\$70,000	\$72,000
Compensation – maximum annual amount	401(a)(17)	\$350,000	\$360,000
Key Employee salary definition	416(i)	\$230,000	\$235,000
Highly Compensated Employee salary definition	414(q)	\$160,000	\$160,000
Highly Paid Individuals (Roth Catch-Up)	414(v)	-	\$150,000
Social Security Taxable Wage Base		\$176,100	\$184,500
401(k), 403(b), 457 Deferral Contribution Limit	402(g)	\$23,500	\$24,500
401(k), 403(b), 457 Catch-Up Limit	414(v)	\$7,500	\$8,000
401(k), 403(b), 457 Catch-Up Limit (Age 60-63)	414(v)	\$11,250	\$11,250
SIMPLE Deferral Limit	408(p)	\$16,500	\$17,000
SIMPLE Catch-Up Limit	408(p)	\$3,500	\$4,000
IRA Maximum Contribution	408(a)	\$7,000	\$7,500
IRA Catch-Up Limit	408(a)	\$1,000	\$1,100



469 West Main Street, Suite 202  
 Branford, CT 06405  
 (203)483-9998  
[www.wellstthomas.com](http://www.wellstthomas.com)