

IRS Definitions & Limits for Retirement Plans/Accounts

		2026	2025	2024	2023	2022	Code Section
IRA	IRA Deductible Limit	\$7,500	\$7,000	\$7,000	\$6,500	\$6,000	219(b)(5)(A)
	IRA Catch Up Limit	\$1,100	\$1,000	\$1,000	\$1,000	\$1,000	219(b)(1)(B)
	ROTH IRA Contribution Maximum	\$7,500	\$7,000	\$7,000	\$6,500	\$6,000	219(b)(5)(A)
	ROTH IRA Catch Up Maximum	\$1,100	\$1,000	\$1,000	\$1,000	\$1,000	219(b)(1)(B)
SIMPLE	SIMPLE EE Contribution	\$17,000	\$16,500	\$16,000	\$15,500	\$14,000	408(p)(2)(E)
	SIMPLE Catch-Up	\$4,000	\$3,500	\$3,500	\$3,500	\$3,000	414(v)(2)(B)(ii)
	SIMPLE Super Cath Up ages 60 - 63	\$5,250	\$5,250	-	-	-	414(v)(2)(E)(ii)
401(k) & 403(b)	Employee Contribution	\$24,500	\$23,500	\$23,000	\$22,500	\$20,500	402(g)(1)
	Catch Up Contributions	\$8,000	\$7,500	\$7,500	\$7,500	\$6,500	414(v)(2)(B)(i)
	Super Catch Up Ages 60 - 63	\$11,250	\$11,250	-	-	-	414(v)(2)(E)(i)
	Previous Year FICA Wage - Required Roth Catch Up	\$150,000	\$145,000	-	-	-	414(v)(7)(A)
	DC Plans Total Contribution (EE+ER)	\$72,000	\$70,000	\$69,000	\$66,000	\$61,000	415(c)(1)(A)
	Compensation Limit	\$360,000	\$350,000	\$345,000	\$33,000	\$305,000	401(a)(17)
	Pension-Linked Emergency Saving Account (PLESA)	\$2,600	\$2,500	\$2,500	-	-	402A(e)(3)(A)(i)
ESOP	Max ESOP Balance for 5-Yr Installments	\$1,455,000	\$1,415,000	\$1,380,000	\$1,330,000	\$1,165,000	409(o)(1)(C)(ii)
	Amount for Lengthening of 5-Yr ESOP Distributions	\$290,000	\$280,000	\$275,000	\$265,000	\$245,000	409(o)(1)(C)(ii)
DB	Defined Benefit Plan	\$290,000	\$280,000	\$275,000	\$265,000	\$245,000	415(b)(1)(A)
Definitions	Highly Compensated Employee	\$160,000	\$155,000	\$150,000	\$135,000	\$130,000	414(q)(1)(B)
	Key Employee:						
	Officer Making Over	\$235,000	\$230,000	\$220,000	\$215,000	\$200,000	416(i)(1)(A)(i)
	> 1% Owner Making More than	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	416(i)(1)(A)(i)
	> 5% Owner - Any Pay Level	\$1	\$1	\$1	\$1	\$1	416(i)(1)(A)(i)

Source: IRS.gov Notice 2025-67

THE REDESIGNED 401K EXPERIENCE
502.300.6099
[website](https://www.dcinstitutional.com)

DC
Institutional
 POWERED BY SAVVY