

2026 Contribution Limits

Account Type	Limitations	Contribution Limit
Traditional IRA	Under 50	\$7,500
Traditional IRA	50 and Over	\$8,600
Roth IRA	Under 50	\$7,500
Roth IRA	50 and Over	\$8,600
SEP IRA	Employer Contribution	Up to 25% of compensation / Max. of \$72,000
SIMPLE IRA	Employee Deferral, Under 50	\$17,000
SIMPLE IRA	Employee Deferral, 50 and Over / 60-63	\$21,000 / \$22,250
SIMPLE IRA	Employer Contribution	Mandatory 3% matching contribution or 2% non-elective contribution
401(k)	Employer Contribution	Up to 25% of compensation / Max. of \$47,500
401(k)	Employee Deferral, Under 50	Up to 100% of income / Max. of \$24,500
401(k)	Employee Deferral, 50 and Over / 60-63	Up to 100% of income / Max. of \$32,500 / \$35,750
HSA	Single: Min. Deductible \$1,700 / Max. Out-of-Pocket \$8,500	\$4,400
HSA	Family: Min. Deductible \$3,400 / Max. Out-of-Pocket \$17,000	\$8,750
HSA	55+ Single: Min. Deductible \$1,700 / Max. Out-of-Pocket \$8,500	\$5,400
HSA	55+ Family: Min. Deductible \$3,400 / Max. Out-of-Pocket \$17,000	\$9,750

2026 Roth IRA Contribution Income Limits

Contribution deadline: April 15, 2027

Filing Status	If your MAGI is:	Contribution Limit
Single or Head of Household	Less than \$153,000	Maximum Allowed Contribution
	\$153,000 - \$167,999	Partial Contribution (reduced amount)
	\$168,000 or More	Not Eligible to Contribute
Married, filing jointly	Less than \$242,000	Maximum Allowed Contribution
	\$242,000 - \$251,999	Partial Contribution (reduced amount)
	\$252,000 or More	Not Eligible to Contribute
Married, filing separately	Less than \$10,000	Partial Contribution (reduced amount)
	\$10,000 or More	Not Eligible to Contribute

2026 Traditional IRA Deductibility Limits

(If you **ARE NOT COVERED** by a retirement plan at work) **Contribution deadline: April 15, 2027**

Filing Status	If your MAGI is:	Deduction
Single or Head of Household	Any Amount	Full Deduction up to Contribution Limit
Married, filing jointly or separately, with a spouse who is NOT covered by a plan at work	Any Amount	Full Deduction up to Contribution Limit
Married, filing jointly, with a spouse who IS covered by a plan at work	Less Than \$242,000	Full Deduction up to Contribution Limit
	\$242,000 - \$251,999	Partial Deduction (reduced amount)
	\$252,000 or More	Not Eligible

Note: To contribute to a Traditional IRA, you must have earned income equal to or greater than the amount you are contributing for the year.

2026 Traditional IRA Deductibility Limits

(If you **ARE COVERED** by a retirement plan at work) **Contribution deadline: April 15, 2027**

Filing Status	If your MAGI is:	Deduction
Single	Less than \$81,000	Full Deduction up to Contribution Limit
	\$81,000 - \$90,999	Partial Deduction (reduced amount)
	\$91,000 or More	Not Eligible
Married, filing jointly	Less than \$129,000	Full Deduction up to Contribution Limit
	\$129,000 - \$148,999	Partial Deduction (reduced amount)
	\$149,000 or More	Not Eligible
Married, filing separately	Less than \$10,000	Partial Deduction (reduced amount)
	\$10,000 or More	Not Eligible

Note: To contribute to a Traditional IRA, you must have earned income equal to or greater than the amount you are contributing for the year.

2026 Tax Year Deadlines

401(k) / Individual (Solo) 401(k)	Employee deferrals must be elected by December 31, 2026. Employer contributions are generally due by the employer's tax-filing deadline, including extensions. Plans generally must be established by December 31, 2026 to make employee deferrals for the year.
Conversion	December 31, 2026
Establish Traditional & Roth IRA	April 15, 2027 (Must be opened and funded by this date)
Health Savings Account (HAS)	April 15, 2027
SEP IRA	Employer contributions for the 2026 tax year are generally due by the employer's tax-filing deadline, including extensions.
SIMPLE IRA	Employee salary deferrals must be deposited as soon as reasonably possible after payroll. Employer contributions are generally due by the employer's tax-filing deadline, including extensions. SIMPLE IRAs must generally be established by October 1 of the year for which contributions are made.
Traditional & Roth IRA Contributions	April 15, 2027

Submitting Your Contribution to Mountain West IRA

<u>ACH</u>	<u>CHECK</u>	<u>WIRE</u>
<p>To submit your contribution by ACH, please follow these steps:</p> <ol style="list-style-type: none"> 1. Utilize the online payment portal at https://mountainwestira.com/payments to make your ACH contribution. 2. Email a completed Contribution Form to Maintenance@MWIRA.com or electronically complete and submit it using Dropbox Sign. 	<p>To submit your contribution by check, please follow these steps:</p> <ol style="list-style-type: none"> 1. Make the check payable to: MWIRA FBO (Your Name). 2. Email a completed Contribution Form to Maintenance@MWIRA.com or electronically complete and submit it through Dropbox Sign. 	<p>To submit your contribution by wire, please follow these steps:</p> <ol style="list-style-type: none"> 1. Contact us at (208) 639-7761 to acquire wire instructions. 2. Email a completed Contribution Form to Maintenance@MWIRA.com or electronically complete and submit it through Dropbox Sign.