

2026 Retirement Plan COLA Adjustments

The IRS has announced the cost-of-living adjustments (COLA's) to the dollar limits on qualified retirement plan benefits set by the Internal Revenue Code for the year 2026.

	2026	2025
Maximum 401(k), 403(b), 457(b) Contribution	\$24,500	\$23,500
Catch-up Contributions (age 50+) 401(k), 403(b), 457(b)	\$8,000	\$7,500
Super Catch-up Contributions (ages 60 - 63) 401(k), 403(b), 457(b)	\$11,250	\$11,250
Defined Benefit Dollar Limit 415(b)(1)	\$290,000	\$280,000
Defined Contribution 415 Maximum	\$72,000	\$70,000
Highly Compensated Employees' Threshold	\$160,000	\$160,000
Roth Catch-up FICA look back Wage Threshold*	\$150,000	N/A
Key Employees:		
• An includable officer receiving compensation in excess of:	\$235,000	\$230,000
Annual Compensation Limit 401(a)	\$360,000	\$350,000
Social Security Taxable Wage Bases		
• Social Security	\$184,500	\$176,100
• Medicare	No Limit	No Limit
Social Security Tax Rates		
• Social Security	6.20%	6.20%
• Medicare	1.45%	1.45%
• Combined Rate	7.65%	7.65%
• Self-Employed Combined Rate	15.30%	15.30%
SIMPLE Elective Deferral Limit	\$17,000	\$16,500
IRA/Roth IRA Contribution Limit	\$7,500	\$7,000
IRA/Roth Catch-up—Age 50+	\$1,100	\$1,000
AGI for Saver's Credit Eligibility		
• Joint	\$80,500	\$79,000
• Single	\$40,250	\$39,500
• Head of Household	\$60,375	\$59,250
HSA** Contribution Limits		
• Self-only Coverage	\$4,400	\$4,300
• Family Coverage	\$8,750	\$8,550
• Age 55 Catch-up	\$1,000	\$1,000

*2026 limit is based on 2025 look back wages. FICA wages earned at a different employer do not count toward look back limit.

**To contribute to an HSA, you must be enrolled in an HSA-eligible health plan and meet eligibility requirements. Certain exceptions apply.

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