

Annual IRS Limits for Retirement Plans, IRAs, and Other Employee Benefits

	2026	2025
401(k), 403(b), 457		
Annual compensation limit	\$360,000	\$350,000
Defined contribution limit	\$72,000	\$70,000
Elective deferral limit	\$24,500	\$23,500
Catch-up contribution limit (age 50+)	\$8,000	\$7,500
Catch-up contribution limit (age 60, 61, 62, and 63)	\$11,250	\$11,250
Prior year FICA wage limit requiring catch-up contributions to be designated as Roth ¹	\$150,000	N/A
SIMPLE Plans		
Elective deferral limit	\$17,000	\$16,500
Catch-up contribution limit (age 50+)	\$4,000	\$3,500
Catch-up contribution limit (age 60, 61, 62, and 63)	\$5,250	\$5,250
SEP Plans		
Annual compensation limit	\$360,000	\$350,000
Employer contribution limit	\$72,000	\$70,000
Minimum compensation limit	\$800	\$750
Traditional and Roth IRAs		
Annual contribution limit	\$7,500	\$7,000
Catch-up contribution limit (age 50+)	\$1,100	\$1,000
Health Savings Accounts		
Annual contribution limit for family	\$8,750	\$8,550
Annual contribution limit for individual	\$4,400	\$4,300
Other		
Social Security taxable wage base	\$184,500	\$176,100
Definition limit for highly compensated employee	\$160,000	\$160,000
Definition limit for key employee	\$235,000	\$230,000
Annual benefit limit for defined benefit plans	\$290,000	\$280,000
ESOP 5-year distribution threshold	\$1,455,000	\$1,415,000
ESOP additional year threshold	\$290,000	\$280,000
Standard Deductions		
Married/filing jointly and qualified widow(er)s	\$32,200	\$30,000
Additional amount for blind or age 65+	\$1,650	\$1,600
Unmarried and not a surviving spouse	\$16,100	\$15,000
Additional amount for blind or age 65+	\$2,050	\$2,000

Roth IRA Contribution Eligibility

2026

Filing Status	Modified Adjusted Gross Income (MAGI)	Contribution Limit
Single individuals	< \$153,000	\$7,500
	≥ \$153,000 but < \$168,000	Partial contribution
	≥ \$168,000	Not eligible
Married (filing joint returns); Qualifying widow(er)	< \$242,000	\$7,500
	≥ \$242,000 but < \$252,000	Partial contribution
	≥ \$252,000	Not eligible
Married (filing separately)	Not eligible	\$7,500
	< \$10,000	Partial contribution
	≥ \$10,000	Not eligible

2025

Filing Status	Modified Adjusted Gross Income (MAGI)	Contribution Limit
Single individuals	< \$150,000	\$7,000
	≥ \$150,000 but < \$165,000	Partial contribution
	≥ \$165,000	Not eligible
Married (filing joint returns); Qualifying widow(er)	< \$236,000	\$7,000
	≥ \$236,000 but < \$246,000	Partial contribution
	≥ \$246,000	Not eligible
Married (filing separately)	Not eligible	\$7,000
	< \$10,000	Partial contribution
	≥ \$10,000	Not eligible

**To learn more about maximizing your retirement savings,
talk to your financial professional and tax professional.**

Sources: IRS Notice 2025-67; IRS Rev. Proc. 2025-32; IRS Rev. Proc. 2025-19; www.ssa.gov

¹ If 2025 FICA wages are \$150,000 then 2026 catch-up contributions must be designated as Roth contributions.

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