



2026 Plan Limits

401(k) Elective Deferrals **\$24,500**

This is the maximum that each employee may defer in total (including Roth 401(k), if applicable) from all employers for the 2026 calendar year.

Catch-Up Contribution Limit **\$8,000**

Employees who have attained or will attain age 50 on or before December 31, 2026 may defer this additional amount.

Super Catch-Up Contribution Limit **\$11,250**

*Employees who have attained age 60-63 on or before December 31, 2026 may defer this additional amount instead of (**not** in addition to) the Catch-Up contribution above. The limit reverts to the above in the plan year in which the employee attains age 64.*

Annual Defined Contribution Limit

*This is the maximum plan benefit that each employee may receive from each unrelated employer for the plan year that **ends** in 2026. All plan contributions received by the employee, including pre-tax and Roth deferrals (but not including catch-ups), match, profit sharing and reallocated forfeitures, are considered in determining whether the participant has exceeded this limit.*

\$72,000
(or 100% of Compensation, if less)

Annual Compensation Limit

Compensation in excess of this amount must be disregarded for plan purposes.

\$360,000

Highly Compensated Employees

Employees who earn greater than this amount for the plan year beginning in 2025 will be considered Highly Compensated Employees for the plan year beginning in 2026. Employees who own more than 5% of the company at any time during the current or prior plan year will be considered Highly Compensated for the current plan year.

\$160,000

Highly Paid Individuals (for mandatory Roth Catch-Ups)

Employees who earn greater than this amount in FICA wages (W-2 Box 3) in 2025, must make catch-up contributions in 2026 as Roth rather than pre-tax.

\$150,000

Taxable Wage Base (Social Security Limit)

\$184,500