Cost of Living Adjustments for Retirement Items

Code Section	2026	2025	2024
Annual Compensation 401(a)(17)/ 404(l)	$360,000	$350,000	$345,000
Elective Deferrals 402(g)(1)	$24,500	$23,500	$23,000
SIMPLE IRA Maximum Contributions 408(p)(2)(E)	$17,000	$16,500	$16,000
HCE Threshold 414(q)(1)(B)	$160,000	$160,000	$155,000
Catch-up Contribution Profit Sharing Plans 414(v)(2)(B)(i)	$8,000	$7,500	$7,500
“Super” Catch-up Contribution for Ages 60-63	$11,250	$11,250	n/a
Catch-up Contribution SIMPLE Plans 414(v)(2)(B)(ii)	$4,000	$3,500	$3,500
Defined Benefit Limits 415(b)(1)(A)	$290,000	$280,000	$275,000
Defined Contribution Limits 415(c)(1)(A)	$72,000	$70,000	$69,000
Key Employee 416(i)(1)(A)(i)	$235,000	$230,000	$220,000
IRA Contribution Limit 219(b)(5)(A)	$7,500	$7,000	$7,000
IRA Catch-Up Contributions 219(b)(5)(B)	$1,100	$1,000	$1,000
OASDI Taxable Wage Base	$184,500	$176,100	$168,600

R(k)G

Retirement
(k)oncierge Group

Where service is embedded in our name.

The Retirement (k)oncierge Group, LLC • Retirement Plan Consultants & Administrators

216.302.1400 • RetirementKG.com