



# 2025-2026 RETIREMENT PLAN CONTRIBUTION LIMITS

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## 2026 Contribution Limit Increases

| Contribution                                | 2025 Limit | 2026 Limit | Change   |
|---|------------|------------|----------|
| 401(k)/403(b) Employee Contribution         | \$23,500   | \$24,500   | \$1,000  |
| 401(k)/403(b)/457(b) Catch-up Contribution* | \$7,500    | \$8,000    | \$500    |
| Those turning age 60-63 during the year**   | \$11,250   | \$11,250   | \$0      |
| 401(k)/403(b) Total Contribution <50***     | \$70,000   | \$72,000   | \$2,000  |
| 401(k)/403(b) Total Contribution 50+        | \$77,500   | \$80,000   | \$2,500  |
| 457(b) Contribution                         | \$23,500   | \$24,500   | \$1,000  |
| Traditional IRA Contribution                | \$7,000    | \$7,500    | \$500    |
| Traditional IRA Catch-up Contribution       | \$1,000    | \$1,100    | \$100    |
| Roth IRA Contribution                       | \$7,000    | \$7,500    | \$500    |
| Roth IRA Catch-up Contribution              | \$1,000    | \$1,100    | \$100    |
| SEP-IRA Contribution                        | \$70,000   | \$72,000   | \$2,000  |
| SIMPLE IRA/SIMPLE 401(k) Contribution       | \$16,500   | \$17,000   | \$500    |
| SIMPLE IRA catch-up contribution limit****  |            |            |          |
| Those turning age 60-63 during the year     | \$5,250    | \$5,250    | \$0      |
| Age 50+ but didn't turn age 60-63           | \$3,500    | \$4,000    | \$500    |
| Annual Compensation Limit                   | \$350,000  | \$360,000  | \$10,000 |
| Highly Compensated Employee Threshold       | \$160,000  | \$160,000  | \$0      |
| Key Employee Threshold                      | \$230,000  | \$230,000  | \$0      |
| Social Security Wage Base                   | \$176,100  | \$184,500  | \$8,400  |
| H.S.A. Contribution (Single)                | \$4,300    | \$4,400    | \$100    |
| H.S.A. Contribution (Family)                | \$8,550    | \$8,750    | \$200    |
| Healthcare F.S.A. Contribution              | \$3,300    | \$3,400    | \$100    |
| Cash Balance/Defined benefit Annual Limit   | \$280,000  | \$290,000  | \$10,000 |

## General Deadlines

|  |  |
|--|--|
| Form 5500 and Schedules Due to DOL   | 7 Months after plan year end unless an extension is filed            |
| Form 5558 Extension Due to DOL (if necessary)                                      | 7 Months after plan year end   |
| Form 5500 and Schedules Due to DOL on Extension                                    | 9 1/2 Months after plan year end                                     |
| Form 1099-R Mailed to Participants   | January 31   |
| Form 945 Due to IRS  | February 10  |
| Form 1096 Due to IRS   | February 28  |
| Return of Excess Deferrals in case of a Failed ADP Test                            | Without penalty - 2 1/2 months after plan year end                   |
| Employer Contributions Due to Plan   | Same date as Plan Sponsor's tax filing deadline including extensions |
| Safe Harbor Notices to Employees (Existing 401(k) Plans)                           | At least 30 days prior to start of plan year                         |
| Safe Harbor Notices to Employees (New Plans or Existing Profit Sharing Plans only) | Anytime on or before the Plan Effective Date                         |
| Required Minimum Distributions   | December 31 - Exceptions May Apply                                   |

## 2026 Catch-Up Contribution Limits (SECURE 2.0 Impact)

| Contribution               | Standard Catch-Up (Age 50+) | Enhanced Catch-Up (Ages 60-63)† |
|----------------------------|-----------------------------|---------------------------------|
| 401(k) / 403(b) / 457(b)   | \$8,000                     | \$11,250                        |
| SIMPLE IRA / SIMPLE 401(k) | \$4,000                     | \$5,250                         |

\*Starting in 2026, catch-up contributions must be designated as Roth for anyone who had FICA wages above \$150,000 in the prior year.

\*\*Starting in 2025, the catch-up limit is increased to \$11,250 for anyone who turns age 60, 61, 62, or 63 during the year.

\*\*\*Catch-up contributions, if applicable, are in addition to this limit.

\*\*\*\*Starting in 2025, the SIMPLE IRA catch-up limit is increased to \$5,250 for anyone who turns age 60, 61, 62, or 63 during the year.

† Under SECURE 2.0, a higher catch-up contribution limit applies for employees aged 60, 61, 62 and 63 as of December 31, 2026

This material was sourced from the Internal Revenue Service website. You may visit IRS.gov for more information. Information is current as of 1-8-2024, subject to change and not intended to be legal or tax advice. Consult a tax advisor regarding specific circumstances.