



## Workplace Retirement Plans (401(k), 403(b), 457, TSP)

Contribution Type	Limit	Details	Source
<b>Employee Elective Deferral</b> (ages <50)	<b>\$24,500</b>	Total contributions to all workplace plans must be aggregated.	
<b>Catch-Up Contribution</b> (ages 50–59 & 64+)	<b>\$8,000</b>	An additional amount older workers can contribute annually.	
<b>"Super" Catch-Up Contribution</b> (ages 60–63)	<b>\$11,250</b>	A higher catch-up limit applies for this specific age range under the SECURE 2.0 Act.	
<b>Total Employee + Employer Contribution</b>	<b>\$72,000</b>	The maximum total annual addition to a defined contribution plan.	

**Note:** All catch-up contributions for high-income employees (wages over \$145,000 in the prior year) are subject to Roth tax treatment for 2026 taxable years.



## Individual Retirement Accounts (IRAs)

Contribution Type	Limit	Details	Source
<b>IRA &amp; Roth IRA Contribution</b> (ages <50)	<b>\$7,500</b>	This is the standard annual limit.	
<b>Catch-Up Contribution</b> (ages 50+)	<b>\$1,100</b>	An additional amount for individuals aged 50 and older.	
<b>Total IRA Contribution</b> (ages 50+)	<b>\$8,600</b>	Combined standard and catch-up contribution.	

**Note:** Ability to deduct traditional IRA contributions or contribute to a Roth IRA may be limited by your Adjusted Gross Income (AGI) and filing status. Phase-out ranges have also been updated for 2026.

## Other Plans & Limits



Plan / Account Type	Limit (Single / Family where applicable)	Source
<b>SEP IRA</b> (annual addition)	<b>\$72,000</b>	Maximum employer contribution based on compensation.
<b>SIMPLE IRA</b> (employee deferral)	<b>\$17,000</b>	Base limit.
<b>SIMPLE IRA Catch-Up</b> (ages 50+)	<b>\$4,000</b>	Standard catch-up amount.
<b>Health Savings Account (HSA)</b>	<b>\$4,400 / \$8,750</b>	Annual contribution limit.
<b>HSA Catch-Up</b> (ages 55+)	<b>+\$1,000</b>	Remains unchanged from 2025.
<b>FSA</b> (healthcare Flexible Spending Account)	<b>\$3,400</b>	Standard limit.

## Roth IRA - Income (MAGI) Limits

2026

<b>Filing status</b>	<b>Modified adjusted gross income (MAGI)</b>	<b>Contribution limit</b>
Single individuals	< \$153,000	\$7,500
	≥ \$153,000 but < \$168,000	Partial contribution ( <a href="#">calculate</a> )
	≥ \$168,000	Not eligible
Married (filing joint returns)	< \$242,000	\$7,500
	≥ \$242,000 but < \$252,000	Partial contribution ( <a href="#">calculate</a> )
	≥ \$252,000	Not eligible
Married (filing separately)*	Not eligible	\$7,500
	< \$10,000	Partial contribution ( <a href="#">calculate</a> )
	≥ \$10,000	Not eligible

## Traditional IRA - Income (MAGI) Limits

2026 — You are covered by a retirement plan at work

Filing status	Modified adjusted gross income (MAGI)	Deduction limit
Single individuals	≤ \$81,000	Full deduction up to the amount of your contribution limit
	> \$81,000 but < \$91,000	Partial deduction ( <a href="#">calculate</a> )
	≥ \$91,000	No deduction
Married (filing joint returns)	≤ \$129,000	Full deduction up to the amount of your contribution limit
	> \$129,000 but < \$149,000	Partial deduction ( <a href="#">calculate</a> )
	≥ \$149,000	No deduction
Married (filing separately)*	Not eligible	Full deduction up to the amount of your contribution limit
	< \$10,000	Partial deduction
	≥ \$10,000	No deduction

\* Married (filing separately) can use the limits for single individuals if they have not lived with their spouse in the past year.

**2026 — You are NOT covered by a retirement plan at work**

Filing status	Modified adjusted gross income (MAGI)	Deduction limit
Single, head of household, or qualifying widow(er)	any amount	A full deduction up to the amount of your contribution limit
Married (filing jointly with a spouse who is not covered by a plan at work)	any amount	A full deduction up to the amount of your contribution limit
Married (filing jointly with a spouse who is covered by a plan at work)	\$242,000 or less	Full deduction up to the amount of your contribution limit
	> \$242,000 but < \$252,000	A partial deduction ( <a href="#">calculate</a> )
	≥ \$252,000 or more	No deduction
Married (filing separately with a spouse who is covered by a plan at work)	< \$10,000	Partial deduction
	≥ \$10,000	No deduction