



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

Contribution Type	Limit	Details	Source
Employee Elective Deferral (ages <50)	\$24,500	Total contributions to all workplace plans must be aggregated.	
Catch-Up Contribution (ages 50–59 & 64+)	\$8,000	An additional amount older workers can contribute annually.	
"Super" Catch-Up Contribution (ages 60–63)	\$11,250	A higher catch-up limit applies for this specific age range under the SECURE 2.0 Act.	
Total Employee + Employer Contribution	\$72,000	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
IRA & Roth IRA Contribution (ages <50)	\$7,500	This is the standard annual limit.	
Catch-Up Contribution (ages 50+)	\$1,100	An additional amount for individuals aged 50 and older.	
Total IRA Contribution (ages 50+)	\$8,600	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
SEP IRA (annual addition)	\$72,000	Maximum employer contribution based on compensation.
SIMPLE IRA (employee deferral)	\$17,000	Base limit.
SIMPLE IRA Catch-Up (ages 50+)	\$4,000	Standard catch-up amount.
Health Savings Account (HSA)	\$4,400 / \$8,750	Annual contribution limit.
HSA Catch-Up (ages 55+)	+\$1,000	Remains unchanged from 2025.
FSA (healthcare Flexible Spending Account)	\$3,400	Standard limit.



Roth IRA - Income (MAGI) Limits

2026

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