

## 2026 EMPLOYEE BENEFIT INDEXED LIMITATIONS

|     |   | FOR PLAN YEARS BEGINNING IN |           |           |           |           | Code Section     | Unrounded |
|-----|---|-----------------------------|-----------|-----------|-----------|-----------|------------------|-----------|
|     |   | 2026                        | 2025      | 2024      | 2023      | 2022      |                  |           |
| 1)  | 401(k) Elective Deferrals (calendar year limit)           | 24,500                      | 23,500    | 23,000    | 22,500    | 20,500    | 402(g)(1)        | 24,662    |
| 2)  | 403(b) Elective Deferrals (calendar year limit)           | 24,500                      | 23,500    | 23,000    | 22,500    | 20,500    | 403(b)           | 24,662    |
| 3)  | 401(k) Catch Up Contributions (calendar year limit)       | 8,000                       | 7,500     | 7,500     | 7,500     | 6,500     | 414(v)(2)(B)(i)  |           |
| 4)  | 401(k) Super Catch Up Ages 60-63 (calendar year limit)    | 11,250                      | 11,250    |           |           |           | 414(v)(2)(E)(i)  | 11,250    |
| 5)  | Compensation Cap  | 360,000                     | 350,000   | 345,000   | 330,000   | 305,000   | 401(a)(17)       | 364,477   |
| 6)  | Required Roth Catch Up Compensation (Prior Yr W2-Box 3)   | 150,000                     |           |           |           |           | 414(v)(7)(A)     |           |
| 7)  | Defined Contribution Plans - Contribution                 | *72,000                     | *70,000   | *69,000   | *66,000   | *61,000   | 415(c)(1)(A)     |           |
| 8)  | Highly Compensated Employee Definition                    |                             |           |           |           |           | 414(q)(1)(B)     |           |
|     | Employees owning over 5% or having                        |                             |           |           |           |           |                  |           |
|     | Prior year Compensation exceeding                         | 160,000                     | 155,000   | 150,000   | 135,000   | 130,000   |                  | 164,699   |
| 9)  | Key Employee Definition                                   |                             |           |           |           |           | 416(i)(1)(A)(i)  |           |
|     | Officer making over                                       | 235,000                     | 230,000   | 220,000   | 215,000   | 200,000   |                  |           |
|     | More than 1% owner, making over                           | 150,000                     | 150,000   | 150,000   | 150,000   | 150,000   |                  |           |
|     | More than 5% owner, regardless of pay level               |                             |           |           |           |           |                  |           |
| 10) | Social Security Taxable Wage Base                         | 184,500                     | 176,100   | 168,600   | 160,200   | 147,000   |                  |           |
| 11) | FICA (Employee) Tax Rate:                                 |                             |           |           |           |           |                  |           |
|     | Social Security (OASDI)**                                 | 6.20%                       | 6.20%     | 6.20%     | 6.20%     | 6.20%     |                  |           |
|     | Medicare (HI)   | 1.45%                       | 1.45%     | 1.45%     | 1.45%     | 1.45%     |                  |           |
|     | Total   | 7.65%                       | 7.65%     | 7.65%     | 7.65%     | 7.65%     |                  |           |
| 12) | SECA (Self-employed) Tax rate, total                      | 15.30%                      | 15.30%    | 15.30%    | 15.30%    | 15.30%    |                  |           |
| 13) | SIMPLE Deferrals  | 17,000                      | 16,500    | 16,000    | 15,500    | 14,000    | 408(p)(2)(E)     | 17,131    |
| 14) | SIMPLE Catch-up Limit                                     | 4,000                       | 3,500     | 3,500     | 3,500     | 3,000     | 414(v)(2)(B)(ii) |           |
| 15) | SIMPLE Super Catch-up Limit Ages 60-63                    | 5,250                       | 5,250     |           |           |           |                  |           |
| 16) | SEP Coverage  | 800                         | 750       | 750       | 750       | 650       | 408(k)(2)(C)     |           |
| 17) | IRA Maximum Deductible Amount                             | 7,500                       | 7,000     | 7,000     | 6,500     | 6,000     | 219(b)(5)(A)     |           |
| 18) | IRA Catch-up Limit  | 1,100                       | 1,000     | 1,000     | 1,000     | 1,000     | 219(b)(1)(B)     |           |
| 19) | Social Security Exempt Amounts - ages                     |                             |           |           |           |           |                  |           |
|     | Under Full Retirement Age                                 | 24,480                      | 23,400    | 22,320    | 21,240    | 19,560    |                  |           |
|     | After Full Retirement Age                                 | N/A                         | N/A       | N/A       | N/A       | N/A       |                  |           |
| 20) | Eligible 457(b) Plan Deferral Limit (calendar year limit) | 24,500                      | 23,500    | 23,000    | 22,500    | 20,500    | 457(e)(15)       | 24,662    |
| 21) | Maximum ESOP Balance for 5-year installments              | 1,455,000                   | 1,415,000 | 1,380,000 | 1,330,000 | 1,230,000 | 409(o)(1)(C)(ii) |           |
|     | Amount for Lengthening of 5-year ESOP distribution        | 290,000                     | 280,000   | 275,000   | 265,000   | 245,000   |                  | 291,357   |
| 22) | Defined Benefit Plans - Annual Benefit                    | 290,000                     | 280,000   | 275,000   | 265,000   | 245,000   | 415(b)(1)(A)     | 291,357   |

\*The limitation is effective for plan years ending in the designated calendar year.