

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