2026 RETIREMENT ACCOUNT LIMITS

IRS IRA and 401(k) Limits

Below is a summary of the 2026 Internal Revenue Service updates to retirement plan contributions for the current tax year.

IRA CONTRIBUTIONS

- Roth: $7,500
- Traditional: $7,500
- Catch-up: $1,100

401K CONTRIBUTIONS

- Roth/ Traditional: $24,500
- Catch Up [age 50+]: $8,000
- Age 60-63 Catch-Up*: $11,250

**Under Secure 2.0 provisions, catch-up contributions may be required to be made on a Roth basis, depending on income thresholds. Consult with your tax advisor.*

TRADITIONAL IRA DEDUCTIBILITY PHASEOUT

TRADITIONAL IRA DEDUCTIBILITY PHASEOUT	Modified Adjusted Gross Income Range
Single Filers covered by an employer plan	$81,000 to $91,000
Married Couples Filing Jointly, Contributor Contributor covered by employer plan	$129,000 to $149,000
Joint Filers with Spouse covered by employer plan	$242,000 to $252,000

ROTH IRA ELIGIBILITY PHASEOUT

ROTH IRA ELIGIBILITY PHASEOUT	Modified Adjusted Gross Income Range
Single Filers	$153,000 to $168,000
Married couples filing jointly	$242,000 to $252,000

SEP IRA CONTRIBUTIONS

- Company may contribute up to 25% of compensation or $72,000 [whichever is less]

SIMPLE IRA CONTRIBUTIONS

- Salary deferral: $17,000
- Catch up [age 50+]: $4,000
- Age 60-63: $5,250

Source: irs.gov

CALLAHAN FINANCIAL
MANAGEMENT GROUP, LLC

7495 Paragon Rd, Suite A | Dayton, OH 45459
(937) 432-9100 | **www.callahanfinmgmt.wfadv.com**

[PM]-11052027-5420380