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TO: CLIENTS AND THEIR ADVISORS

RE: 2026 BENEFIT LIMITS

The following is a Desk Reference Summary of the most relevant 2026 annual qualified retirement benefit limits and how they compare with the limits for 2024 and 2025:

	<u>2024</u>	<u>2025</u>	<u>2026</u>
401(k) ELECTIVE DEFERRAL	\$ 23,000	\$ 23,500	\$ 24,500
CATCH UP DEFERRALS FOR 401(k) OR SEP PLANS AGE 50 & OVER	7,500	7,500	8,000
ANNUAL CONTRIBUTIONS FOR DEFINED CONTRIBUTION PLANS	69,000	70,000	72,000
ANNUAL BENEFIT FOR DEFINED BENEFIT PLAN PARTICIPANTS	275,000	280,000	290,000
MAXIMUM ANNUAL COMPENSATION ALLOWABLE FOR BENEFIT & SEP PURPOSES	345,000	350,000	360,000
MAXIMUM COMPENSATION TO DETERMINE HIGHLY COMPENSATED STATUS (NOTE: DETERMINATION BASED ON PRIOR YEAR'S SALARY AND THRESHOLD LEVEL)	155,000	160,000	160,000
DOLLAR LIMITATION FOR DEFINITION OF KEY EMPLOYEE IN TOP-HEAVY PLAN	220,000	230,000	235,000
IRA/ROTH IRA CONTRIBUTIONS	7,000	7,000	7,500
CATCH UP CONTRIBUTIONS TO IRA/ROTH IRA	1,000	1,000	1,100
WAGES SUBJECT TO SOCIAL SECURITY TAX	168,600	176,100	184,500

Our office is available to assist you or your clients in exploring retirement planning issues as well as our other areas of specialization, including tax dispute resolution; sophisticated gift and estate tax planning opportunities including family limited partnerships, qualified personal residence trusts, intentionally defective grantor trusts and charitable scenarios, which will assist in the preservation of wealth for future generations; business law; estate and trust administration; employment law representation and real estate transactions.