

2026 IMPORTANT NUMBERS

RETIREMENT CONTRIBUTIONS

Plan Type	Standard Limit	Catch-Up (Age 50+)	Special Catch-Up (Age 60-63)
401(k), 403(b), 457	\$24,500	\$8,000	\$11,250
Simple IRA	\$17,000	\$4,000	\$5,250
Traditional & Roth IRA	\$7,500	\$1,100	N/A

HEALTH SAVINGS & FLEXIBLE SPENDING ACCOUNTS

Account Type	Single Limit	Family Limit	Catch-Up
Health Savings Account	\$4,400	\$8,750	\$1,000 (Age 55+)
Health Care FSA	\$3,400	N/A	Plan Specific
Dependent Care FSA	\$7,500	\$7,500	N/A

IRA ELIGIBILITY & DEDUCTIBILITY PHASEOUTS

Roth IRA Contribution Eligibility

- Single MAGI* Phaseout: \$153,000 - \$168,000
- MFJ* MAGI Phaseout: \$242,000 - \$252,000

Traditional IRA Deductibility (If Covered by Workplace Plan)

- Single MAGI Phaseout: \$81,000 - \$91,000
- MFJ MAGI Phaseout: \$129,000 - \$149,000
- MFJ MAGI (Spouse Covered) Phaseout: \$242,000 - \$252,000

*MAGI - Modified Adjusted Gross Income

*MFJ - Married Filing Jointly

HIGH INCOME CATCH-UP CONTRIBUTION RULE

Applies to: 401(k), 403(b), and 457 Plans.

Starting in 2026, if your FICA wages from your employer in the previous year exceeded \$150,000:

- All Catch-Up contributions **MUST** be Roth 401(k).
- You cannot deduct catch-ups from taxable income.
- Does **NOT** affect the standard \$24,500 limit.