



Dermody, Burke & Brown, CPAs, LLC

Retirement Plan Design & Administration Services

ANNUAL PLAN LIMITS

	2026	2025	2024
COMPENSATION	360,000	350,000	345,000

LIMITS ON BENEFITS & CONTRIBUTIONS

DEFINED CONTRIBUTION PLANS	72,000	70,000	69,000
DEFINED BENEFIT PLANS	290,000	280,000	275,000
401(K) - 403(b) - & 457 PLAN ELECTIVE DEFERRALS	24,500	23,500	23,000
SIMPLE PLAN ELECTIVE DEFERRALS	17,000	16,500	16,000
IRA	7,500	7,000	7,000

CATCH UP CONTRIBUTIONS**

401(K) - 403(b) - & 457 PLANS	8,000	7,500	7,500
SIMPLE PLANS	4,000	3,500	3,500
IRA	1,100	1,000	1,000

"HIGHLY COMPENSATED" DEFINITION	160,000	160,000	155,000
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ROTH CATCH-UP FICA WAGE THRESHOLD	TBD	150,000	
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"KEY EMPLOYEE" DEFINITION

OFFICER	235,000	230,000	220,000
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SOCIAL SECURITY TAXABLE WAGE BASE	184,500	176,100	168,600
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**Please note participants age 60-63 are allowed a larger catch up. For 401(k) Plans the catch up is \$11,250 and for Simple Plans it is \$5,250

www.dbbllc.com/services/retirement-plan-design-administration-services