



2026 IRA and Retirement Plan Limits

Many IRA and retirement plan limits are indexed for inflation each year. Several of these key numbers have increased once again for 2026.

How much can you save in an IRA?

The maximum amount you can contribute to a traditional IRA or a Roth IRA in 2026 will be \$7,500 (or 100% of your earned income, if less), up from \$7,000 in 2025. The maximum catch-up contribution for those age 50 or older is \$1,100, increased from \$1,000 in 2025. You can contribute to both a traditional IRA and a Roth IRA in 2026, but your total contributions cannot exceed these annual limits.

Can you deduct your traditional IRA contributions?

If you (or both you and your spouse, if you're married) are not covered by a work-based retirement plan, your contributions to a traditional IRA are generally fully tax deductible.

If you're married filing jointly, and you're not covered by an employer plan but your spouse is, you may generally claim a full deduction if your modified adjusted gross income (MAGI) is \$242,000 or less (up from \$236,000 or less in 2025). Your deduction is limited if your MAGI is between \$242,000 and \$252,000 (up from \$236,000 and \$246,000 in 2025) and eliminated if your MAGI is \$252,000 or more (up from \$246,000 in 2025).

For those who are covered by an employer plan, deductibility depends on income and filing status. If your filing status is single or head of household, you can fully deduct your IRA contribution in 2026 if your MAGI is \$81,000 or less (up from \$79,000 in 2025). If you're married and filing a joint return, you can fully deduct your contribution if your MAGI is \$129,000 or less (up from \$126,000 in 2025). For taxpayers earning more than these thresholds, the following phaseout limits apply.

| If your 2026 federal income tax filing status is: | Your IRA deduction is limited if your MAGI is between: | Your IRA deduction is eliminated if your MAGI is: |
|---------------------------------------------------|--------------------------------------------------------|---------------------------------------------------|
| Single or head of household | \$81,000 and \$91,000 | \$91,000 or more |
| Married filing jointly or qualifying widow(er) | \$129,000 and \$149,000 (combined) | \$149,000 or more (combined) |
| Married filing separately | \$0 and \$10,000 | \$10,000 or more |



Can you contribute to a Roth IRA?

The income limits for determining whether you can contribute to a Roth IRA will also increase in 2026. If your filing status is single or head of household, you can contribute the full \$7,500 (\$8,600 if you are age 50 or older) if your MAGI is less than \$153,000 (up from \$150,000 in 2025). And if you're married and filing a joint return, you can make the full contribution if your MAGI is less than \$242,000 (up from \$236,000 in 2025). For taxpayers earning more than these thresholds, the following phaseout limits apply.

| If your 2026 federal income tax filing status is: | Your Roth IRA contribution is limited if your MAGI is from: | You cannot contribute to a Roth IRA if your MAGI is: |
|----------------------------------------------------------|--------------------------------------------------------------------|-------------------------------------------------------------|
| Single or head of household | \$153,000 to \$168,000 | \$168,000 or more |
| Married filing jointly or qualifying widow(er) | \$242,000 to \$252,000 (combined) | \$252,000 or more (combined) |
| Married filing separately | More than \$0 but less than \$10,000 | \$10,000 or more |

How much can you save in a work-based plan?

If you participate in an employer-sponsored retirement plan, you may be pleased to learn that you can save even more in 2026. The maximum amount you can contribute (your "elective deferrals") to a 401(k) plan will increase to \$24,500 in 2026 (up from \$23,500 in 2025). This limit also applies to 403(b) and 457(b) plans, as well as the Federal Thrift Savings Plan. If you're age 50 to 59 or 64 and older, you can also make catch-up contributions of up to \$8,000 to these plans in 2026 (up from \$7,500 in 2025). Participants who reach age 60 to 63 in 2026 can make "super" catch-up contributions of up to \$11,250 (unchanged from 2025). Special catch-up limits apply to certain participants in 403(b) and 457(b) plans.

The amount you can contribute to a SIMPLE IRA or SIMPLE 401(k) will increase to \$17,000 in 2026 (up from \$16,500 in 2025), and the catch-up limit for those age 50 or older is increased to \$4,000 (up from \$3,500 in 2025). Participants who reach age 60 to 63 in 2026 can make "super" catch-up contributions of up to \$5,250 (unchanged from 2025). Certain small employers have higher SIMPLE plan contribution limits.

If you participate in more than one retirement plan, your total elective deferrals can't exceed these annual limits. Deferrals to 401(k) plans, 403(b) plans, and SIMPLE plans are included in this aggregate limit, but deferrals to Section 457(b) plans are not. For example, if you participate in both a 403(b) plan and a 457(b) plan, you can save the full amount in each plan — a total of \$49,000 in 2026 (plus any catch-up contributions).

The maximum amount that can be allocated to your account in a defined contribution plan (for example, a 401(k) plan or profit-sharing plan) in 2026 is \$72,000 (up from \$70,000 in 2025) plus catch-up contributions. This includes both your contributions and your employer's contributions. Special rules apply if your employer sponsors more than one retirement plan.

Finally, the maximum amount of compensation that can be taken into account in determining benefits for most plans in 2026 is \$360,000 (up from \$350,000 in 2025), and the dollar threshold for determining highly compensated employees (when 2026 is the look-back year) remains \$160,000 (unchanged from 2025).



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