



2026 Annual Retirement Plan Benefit Limits

Contributions and Benefits	2026 Limits
401(k) – 403(b) – 457 – SARSEP Salary Deferrals	\$24,500.00
401(k) – 403(b) – 457 – SARSEP Catch-Up Contributions	\$8,000.00
Age 60 to 63 Catch-Up Contributions 401(k) – 403(b) – 457	\$11,250.00
SIMPLE IRA or SIMPLE 401(k) Salary Deferrals	\$17,000.00
SIMPLE IRA or SIMPLE 401(k) Catch-Up Contributions	\$4,000.00
Age 60 to 63 Catch-Up Contributions SIMPLE 401(k)	\$5,250.00
Defined Contribution 415 Maximum	\$72,000.00
Defined Benefit 415 Maximum	\$290,000.00

Compensation	2026 Limits
Annual Compensation	\$360,000.00
Highly Compensated Employee	\$160,000.00
Highly Paid Individual - Prior Year Wage Limit (Catch-Up as ROTH	\$150,000.00
Key Employee - Officer	\$235,000.00
Key Employee – 1% Owner	\$150,000.00
Social Security Taxable Wage Base	\$184,500.00
Mandatory inclusion in Simplified Employee Pension (SEP)	\$800.00

RPCSI
 10319 Dawsons Creek Blvd.
 Suite A
 Fort Wayne, IN 46825 260-484-0848
www.rpci.com