

## Tax-Deferred and Tax-Exempt Plan Contribution Limits for 2025 and 2026

Type of Retirement Plan	Maximum Annual Contributions			
	2025		2026	
	Under Age 50	50 and Older	Under Age 50	50 and Older
<b>Individual Retirement Plans*</b>				
Traditional, Non-Deductible and Roth IRA	\$7,000	\$8,000	\$7,500	\$8,600
<b>Employer-Sponsored Retirement Plans</b>				
401(k), Roth 401(k), 403(b), 457 and SARSEP Plans – Employee contribution	\$23,500	\$31,000	\$24,500	Plus catch-up contribution of \$8,000 ages 50-59 or 64+; catch-up contribution of \$11,250 ages 60 to 63
SEP (Simplified Employee Pension) IRA***	Employer contribution - 25% of compensation up to \$70,000		Employer contribution - 25% of compensation up to \$72,000	
<b>Small Business or Self-Employed Retirement Plans</b>				
Self-Employed 401k (a.k.a., Solo-401k, Individual 401k, Roth 401k)	Non-Elective business contributions up to 25% of compensation			
	Elective deferrals up to 100% of compensation with annual limit of \$23,500 plus catch-up contribution of \$7,500 ages 50-59 or 64+; \$11,250 ages 60 to 63		Elective deferrals up to 100% of compensation with annual limit of \$24,500 plus catch-up contribution of \$8,000 ages 50-59 or 64+; \$11,250 ages 60 to 63	
	up to a combined maximum of \$70,000 plus catch-up contribution for over 50 age bracket		up to a combined maximum of \$72,000 plus catch-up contribution for over 50 age bracket	
SIMPLE (Savings Incentive Match Plan for Employees) IRA - Employee contribution**	\$16,500	Plus catch-up contribution of \$3,500 ages 50-59 or 64+; \$5,250 ages 60 to 63	\$17,000	Plus catch-up contribution of \$4,000 ages 50-59 or 64+; \$5,250 ages 60 to 63
Companies with 25 or Fewer Employees SIMPLE (Savings Incentive Match Plan for Employees) IRA - Employee contribution**	\$17,500	Plus catch-up contribution of \$3,850 ages 50-59 or 64+; \$5,250 ages 60 to 63	\$18,100	Plus catch-up contribution of \$4,000 ages 50-59 or 64+; \$5,250 ages 60 to 63

\* There are phase out income ranges for taxpayers making contributions to a Roth IRA and for the ability to make tax-deductible contributions to a traditional IRA while participating in a workplace retirement account that vary based on filing status and participating or non-participating spouse. Make certain you review and understand income limitations prior to making contributions.

\*\* The SECURE 2.0 Act established an accelerated catch-up contribution for individuals over the age of 60 and under 64 years of age, who participate in certain applicable retirement plans.

**For assistance managing your retirement accounts, contact Tango Capital Management:  
908-337-4137— Victor@TangoLLC.com — www.tangollc.com**