

2026 Retirement Limits

One-page reference: what you can put away in 2026 | Source: IRS

Workplace plans

Plan	2026 limit	Extra if 50 or older	Extra if 60 to 63
401(k), 403(b), 457(b), Thrift Savings Plan	\$24,500	\$8,000 (total \$32,500)	\$11,250 instead of \$8,000
SIMPLE plan	\$17,000 (some \$18,100)	\$4,000 (some \$3,850)	\$5,250

Roth 401(k) (workplace Roth account)

2026 limit	Same \$24,500 as a regular 401(k), plus catch-up (one shared limit)
Income limit	None to contribute. No required withdrawals in your lifetime.
Higher earners	Pay over \$150,000 from your employer: catch-up generally must be Roth.

IRAs: \$7,500, or \$8,600 if 50 or older

One combined limit for Traditional and Roth IRAs.

Roth IRA: who can contribute directly

Filing status	Phase-out range (MAGI)
Single or head of household	\$153,000 to \$168,000
Married filing jointly	\$242,000 to \$252,000

Traditional IRA: when the deduction shrinks

Situation	Phase-out range (MAGI)
Single, covered by a plan at work	\$81,000 to \$91,000
Married filing jointly, contributor covered at work	\$129,000 to \$149,000
Married filing jointly, not covered but spouse is	\$242,000 to \$252,000

Sources: IRS IR-2025-111, Notice 2025-67, Roth comparison chart, RMD FAQs. Married filing separately ranges are much lower (\$0 to \$10,000); ask your tax preparer. Limits change yearly.