

2026 CONTRIBUTION LIMIT INCREASES

ACCOUNT TYPE	2025 LIMIT	2026 LIMIT	CHANGE
401(k)/403(b) Employee Contribution	\$23,500	\$24,500	+\$1,000
401(k)/403(b) Catch-up Contribution	\$7,500	\$8,000	+\$500
401(k)/403(b) Catch-up Contribution 60-63	\$11,250	\$11,500	+\$250
401(k)/403(b) Total Contribution <50	\$70,000	\$72,000	+\$2,000
401(k)/403(b) Total Contribution 50+	\$77,500	\$80,000	+\$2,500
401(k)/403(b) Total Contribution 60-63	\$81,250	\$83,500	+\$2,250
457(b) Contribution	\$23,500	\$24,500	+\$1,000
Traditional IRA Contribution	\$7,000	\$7,500	+\$500
Traditional IRA Catch-up Contribution	\$1,000	\$1,100	+\$100
Roth IRA Contribution	\$7,000	\$7,500	+\$500
Roth IRA Catch-up Contribution	\$1,000	\$1,100	+\$100
SEP-IRA Contribution	\$70,000	\$72,000	+\$2,000
Simple IRA/Simple 401(k) Contribution	\$16,500	\$17,000	+\$500
HSA Contribution (single)	\$4,300	\$4,400	+\$100
HSA Contribution (family)	\$8,550	\$8,750	+\$200
Healthcare FSA Contribution	\$3,300	\$3,400	+\$100

A Registered Investment Adviser

600 W. HAMILTON ST, SUITE 510 | ALLENTOWN, PA 18101 | 610.709.5072

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