



2026 COLA Increases

<u>Description</u>	<u>2026</u>	<u>2025</u>	<u>2024</u>	<u>2023</u>
DB Annual Benefit	\$290,000	\$280,000	\$275,000	\$265,000
DC Annual Additions	\$72,000	\$70,000	\$69,000	\$66,000
Annual 401(k) Salary Deferrals	\$24,500	\$23,500	\$23,000	\$22,500
Annual 403(b) Salary Deferrals	\$24,500	\$23,500	\$23,000	\$22,500
SIMPLE Deferral	\$17,000	\$16,500	\$16,000	\$15,500
Age 50 catch-up contribution	\$8,000	\$7,500	\$7,500	\$7,500
Age 60-63 catch up limit	11,250	\$11,250		
SIMPLE catch-up contribution	\$4,000	\$3,500	\$3,500	\$3,500
Highly Compensated Employee	\$160,000	\$160,000	\$155,000	\$150,000
Compensation Ceiling for SEPs, benefits, and deductible contributions	\$360,000	\$350,000	\$345,000	\$330,000
SEP Eligibility	\$800	\$750	\$750	\$750
<u>Definition of Key Employee:</u>				
Officers with annual compensation of:	\$235,000	\$230,000	\$220,000	\$215,000
Taxable Wage Base for Integration	\$184,500	\$176,100	\$168,200	\$160,200
Medicare tax	No Limit	No Limit	No Limit	No Limit

Note:

For those earning 2025 FICA wages (W-2 Box 3) of more than \$150,000 – any 2026 catch up must go into a Roth account.