



# 2026 Benefit Facts

2026 Covered Compensation		2026 Qualified Plan Dollar Limitations				
Year of Birth	Amount	Salary Deferral (Pre-Tax) Limits		2026	2025	IRC Ref.
1952	80,532	• §401(k)/elective deferrals		\$24,500	\$23,500	§402(g)(1)
1953	83,244	• §403(b) tax sheltered annuities		\$24,500	\$23,500	§403(b)
1954	86,052	• §457(b) deferred compensation		\$24,500	\$23,500	§457(b)
1955	91,884	* Catch up contributions for employees age 50 by December 31, 2026 for 401(k), 403(b), governmental 457(b)		\$8,000	\$7,500	§414(v)
1956	95,172	• SIMPLE plan deferrals		\$17,000	\$16,500	§408(p)(2)(e)
1957	98,616					
1958	102,180					
1959	105,924					
1960	109,620					
1961	113,244					
1962	116,784					
1963	120,300					
1964	123,780					
1965	127,188					
1966	130,500					
1967	133,704					
1968	136,800					
1969	139,764					
1970	142,620					
1971	145,404					
1972	148,164					
1973	150,864					
1974	153,444					
1975	155,928					
1976	158,280					
1977	160,500					
1978	162,720					
1979	164,940					
1980	167,064					
1981	169,092					
1982	171,024					
1983	172,908					
1984	174,792					
1985	176,424					
1986	178,032					
1987	179,508					
1988	180,840					
1989	182,040					
1990	183,108					
1991	183,804					
1992	184,260					
1993 and later	184,500					
		<b>Section 415 Limits</b>		<b>2026</b>	<b>2025</b>	<b>IRC Ref.</b>
		• defined benefit maximum annual benefit		\$290,000	\$280,000	§415(b)(1)(A)
		• defined contribution maximum annual benefit		\$72,000	\$70,000	§415(c)(1)(A)
		<b>Comp Limit for Qualified Plans</b>		\$360,000	\$350,000	§401(a)(17)
		Comp Limit for Grandfathered Government plans		\$535,000	\$520,000	§401(a)(17)
		<b>Highly Compensated Rules</b>		<b>2026</b>	<b>2025</b>	<b>IRC Ref.</b>
		• 5% owner Top Paid Group		No Minimum	No Minimum	§414(q)(1)(A)
		• Employees with compensation for preceding plan year in excess of (may be limited to employees who were in the top 20%)		\$160,000	\$160,000	§414(q)(1)(B)
		• Top Heavy "Key Employee" Definition		\$235,000	\$230,000	§416(i)(1)(A)(i)
		<b>PBGC Maximum Insured Benefit</b>				
		• Age 65		\$7,789.77	\$7,431.82	§4022.22(b)
		• Age 62		\$6,153.92	\$5,871.14	
		<b>ESOP</b>		<b>2026</b>	<b>2025</b>	<b>IRC Ref.</b>
		• threshold for exception to 5-year distribution requirement		\$1,455,000	\$1,415,000	§409(o)(1)(C)(ii)
		• increment amount for distribution		\$290,000	\$280,000	§409(o)(1)(C)(ii)
<b>2026 Social Security</b>						
		<b>Tax Amounts</b>		<b>2026 Tax Base</b>	<b>2025 Tax Base</b>	<b>Tax Rate</b>
		• Social Security old age		\$184,500	\$176,100	6.20%
		• Medicare benefits		No Limit	No Limit	1.45%
		<b>Benefit Amounts</b>				
		• Maximum annual PIA benefit at Social Security Retirement Age		\$49,824	\$48,516	

## 2026 Dates To Remember *(for calendar year plans/employers)*

DUE DATE	Government Forms/Filings	Qualified Plan Contributions	Communications To Participants
January 15		Fourth quarterly installment for 2025 defined benefit plans.	
February 14			Participant Benefit Statements Due for Participant Directed DC Plans
March 13		Remaining 2025 plan contributions due if no extension (for deductibility).	2025 excess ADP/ACP savings returned to HCEs
April 1	Trigger date for possible benefit restrictions in underfunded plans.		Minimum benefit distribution from retirement plan if participant is 70 1/2 in 2025 and either 5% owner or retired.
April 15		First quarterly installment for 2026 for defined benefit plans.	Excess Over 2025 401(k) dollar limit (or \$23,500 TSA Limit) returned to participant.
April 30			Annual Funding Notice Distribution for DB Plans
May 15			Participant Benefit Statements Due for Participant Directed DC Plans
July 15	2025 Form 5500 annual report and Form 8955-SSA to IRS (if no extension).	Second quarterly installment for 2026 plan year for defined benefit plans.	
July 31			Summary of material modifications for plan changes adopted in 2025 to participants and beneficiaries.
July 31			
August 15			Participant Benefit Statements Due for Participant Directed DC Plans
September 15	Due date for 2025 Form 5500 and 8955-SSA extended by Corporate Tax Return Extension.	Last date (including extensions), for minimum contribution requirement and for tax deduction purposes for all remaining 2025 retirement plan contributions.	
September 30	Enrolled Actuary certification of plan's Adjusted Funding Target Attainment Percentage (AFTAP)		Summary Annual Report (SAR) to non-DB participants (if no extension).
October 15	2026 PBGC Comprehensive filing along with balance of premium for all plans. Final filing date for 2025 Form 5500 annual reports and 8955-SSA extended by 5558 filings.	Third quarterly installment for 2026 plan year for defined benefit plans.	
November 14			Participant Benefit Statements Due for Participant Directed DC Plans
December 15			SAR to participants for Non-PBGC Covered Plans (last date, including extensions).
January 15, 2027		Fourth quarterly installment for 2026 plan year for defined benefit plans.	

*On request, MWM Consulting Group will provide a 2026 Dates to Remember for non-calendar year plans/employers.*

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