



Retirement Plan Contribution Limits by Plan Type | 2026

Owner Age	30	35	40	45	50	55	60
Salary	\$360,000	\$360,000	\$360,000	\$360,000	\$360,000	\$360,000	\$360,000
RETIREMENT PLAN OPTIONS							
SIMPLE Salary Deferrals	\$17,000	\$17,000	\$17,000	\$17,000	\$21,000	\$21,000	\$22,250
401(k) Salary Deferrals	\$24,500	\$24,500	\$24,500	\$24,500	\$32,500	\$32,500	\$35,750
SEP	\$72,000	\$72,000	\$72,000	\$72,000	\$72,000	\$72,000	\$72,000
401(k) Profit Sharing Plan	\$72,000	\$72,000	\$72,000	\$72,000	\$80,000	\$80,000	\$83,250
Cash Balance*	\$79,416	\$101,684	\$130,256	\$166,936	\$214,046	\$274,566	\$352,328**
412(e)(3) Defined Benefit Plan*	\$108,293	\$136,164	\$176,489	\$240,278	\$364,646	\$469,773	\$454,536**

* Assumes retirement age of 62

** Assumes retirement age of 65

Contributions are sample illustrations, and actual contributions may vary.

Contributions are calculated based upon individual census data.

Values as of January 1, 2026.

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**Lafayette Life
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