GUIDE

401(k), IRA and HSA limits for 2026

For 2026, you can defer up to $24,500 into a 401(k), plus $8,000 catch-up from age 50 or $11,250 at ages 60 to 63. The IRA limit is $7,500, plus $1,100 catch-up. HSAs allow $4,400 for self-only cover and $8,750 for a family. Combined 401(k) contributions cap at $72,000.

QUICK FACTS

- **401(k).** $24,500 employee deferral, plus catch-up
- **IRA.** $7,500, plus $1,100 from age 50
- **HSA.** $4,400 self-only, $8,750 family, plus $1,000 from age 55

What are the 2026 contribution limits?

ACCOUNT	2026 LIMIT	CATCH-UP
401(k), 403(b), most 457 plans, TSP	$24,500	$8,000 from age 50, $11,250 at ages 60 to 63
Total employee and employer, defined contribution	$72,000	Catch-up on top
Traditional and Roth IRA	$7,500	$1,100 from age 50
HSA, self-only cover	$4,400	$1,000 from age 55
HSA, family cover	$8,750	$1,000 from age 55
SEP IRA	25% of pay, up to $72,000	None
Pay counted for plan formulas	$360,000	None

How do these limits work for business owners?

A self-employed owner can be both employee and employer in a solo 401(k): $24,500 as the employee plus an employer share, up to $72,000 in total before catch-up. In an S-Corp, the employer share is 25% of your W-2 salary, which is one reason your salary matters. Use the solo 401(k) calculator to see your number.

General information, not tax advice for your situation.

Can I contribute to a 401(k) and an IRA?

Yes. The limits are separate. But if you or your spouse have a workplace plan, the deduction for a traditional IRA phases out at higher incomes, and Roth IRA contributions phase out above set income levels. Higher earners often use a backdoor Roth instead.

Which plan should a small business offer?

A one-person business usually picks a solo 401(k) or a SEP IRA. Once you have employees, a SIMPLE IRA or a regular 401(k) fits better, because a SEP must give every eligible employee the same percentage of pay you give yourself. Small employers that start a new plan can often claim a startup credit for the first three years, plus a credit for automatic enrollment. Payroll providers like Gusto and ADP connect to most 401(k) providers, so deferrals flow straight from each paycheck.

What are the deadlines?

Employee 401(k) deferrals come out of paychecks by December 31. IRA and HSA contributions for 2026 can be made until the April 2027 filing deadline. Employer contributions to a solo 401(k) or SEP can wait until your business return is due, including extensions. See our solo 401(k) vs SEP IRA post for which plan fits.

Common questions

What is the 401(k) limit for 2026?
$24,500 of employee deferrals, plus $8,000 catch-up from age 50, or $11,250 at ages 60 to 63.

What is the IRA contribution limit for 2026?
$7,500, plus $1,100 catch-up if you're 50 or older, for $8,600 in total.

What are the HSA limits for 2026?
$4,400 for self-only coverage and $8,750 for family coverage, plus $1,000 if you're 55 or older.

Do employer contributions count toward the $24,500?
No. The $24,500 is your own deferral. Employer contributions count toward the $72,000 total.

Want a plan for this year?

We run your numbers and show you the options. Book a free 30-minute call at eminenttax.com/contact or call (972) 347-4590.

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