



2026 Retirement Plan and Social Security Limits Overview

To help you stay informed of changes to retirement plan and Social Security limits, use this quick-reference sheet. Note: This sheet applies only to federal tax laws for the tax year 2026 and not to state tax laws. Information is current as of January 1, 2026.

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VLQ0889-0126

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Employee Benefits and IRAs

Defined Benefit Plans Limit (Q 3868)	\$290,000 or 100% of pay from highest 3 years of service
Defined Contribution Plans Limit (Q 3728)	\$72,000 or 100% of pay
Elective Deferral Limit for 401(k), 403(b), SAR-SEPS & 457(b) Plans (Qs 3705, 3760)	\$24,500
Catch-up for 401(k), 403(b), SAR-SEPs, 457(b) Plans (Qs 3705, 3761)	\$8,000
"Super" Catch-up for 401(k), 403(b), and Governmental 457(b) Plans (Participants attaining age 60-63)	\$11,250
Elective Deferral Limit for SIMPLE IRAs and SIMPLE 401(k) Plans (Qs 3706, 3760)	\$17,000
Catch-up for SIMPLE IRAs and SIMPLE 401(k) Plans (Qs 3706, 3760)	\$4,000
"Super" Catch-up for SIMPLE IRAs and Simple 401(k) plans (Participants attaining age 60-63)	\$5,250
Min. Compensation Amount for SEPs (Q 3701)	\$800
Maximum Compensation Amount for VEBAs, SEPs, 403(b) and Qualified Plans (Qs 3867, 3927)	\$360,000
Highly Compensated Employee Definition (Q 3930)	\$160,000, or is 5% owner at any time during look-back year
ESOP Payout Limits (Q 3819)	\$290,000, \$1,455,000
Contribution Limit for Traditional & Roth IRAs	\$7,500
Catch-up for Traditional & Roth IRAs (Qs 3656, 3659)	\$1,100

IRA Contribution—Income Phaseout Ranges

Traditional IRA Deductible Contributions (Q 3657)	
Active Participant	
Married Filing Joint (active spouse)	\$129,000-\$149,000
Married Filing Joint (nonactive spouse)	\$242,000-\$252,000
Married Filing Separate	\$0-\$10,000
All Other	\$81,000-\$91,000
Roth IRA Contributions (Q 3659)	
Married Filing Joint	\$242,000-\$252,000
Married Filing Separate	\$0-\$10,000
All Other	\$153,000-\$168,000

Social Security

OASDI Earnings Base	\$184,500
OASDI Rate (employee and employer)	6.2%
HI (Medicare) Rate (each)	1.45%
Earnings Test—Under FRA	\$24,480
Earnings Test—Reach FRA	\$65,160

Average Benefits

All Retired Workers	\$2,071
All Disabled Workers	\$1,630
Aged Couple	\$3,208
Widowed Parent and 2 Children	\$3,898
Aged Widow(er) Only	\$1,919
Disabled Worker, Spouse, and Child(ren)	\$2,937

Portion of SS Benefits Taxable where MAGI Exceeds Limits

Married—Joint	50%	\$32,000
	85%	\$44,000
Married—Separate	50%	\$0
	85%	\$0
All Other	50%	\$25,000
	85%	\$34,000

Required Minimum Distribution (RMD)

Calculate RMD by dividing the account balance at the end of the prior year by the RMD factor for the current year. If assets are invested in a deferred annuity, the actuarial present value of additional benefits (if applicable) should be added to the contract value before dividing by the RMD factor.

Required beginning date (RBD) is generally April 1 of the year after reaching age 73 (or the year of retirement, if later, in the case of some qualified plans). Distributions are not required from a Roth IRA until after the death of the owner. The Roth owner is always treated as dying before the RBD. (For more information refer to IRS Publication 590-B, IRAs).

Lifetime Distributions

Generally, use the Uniform Lifetime table. If the spouse is the sole designated beneficiary and more than 10 years younger, use the Joint Life and Last Survivor Expectancy table (IRS Publication 590-B).

Distributions after Death of Owner

Under the SECURE Act, there are three “categories” of beneficiaries, each with their own payout rules:

Not a Designated Beneficiary:	
Participant's estate	5-year rule if participant dies before RBD, participant's remaining life expectancy if participant dies on/after RBD
Charity	
Non-see-through trust	
Designated Beneficiary:	
Individual	Must withdraw benefits within 10 years of participant's death
See-through trust	Annual distributions required based on beneficiary's life expectancy if participant dies on/after RBD.
"Eligible" Designated Beneficiary:	
Participant's spouse	Payout over beneficiary's life expectancy
Participant's minor child	
Disabled/Chronically ill beneficiary	
Beneficiary <10 years younger than participant	

RMD Tables

Uniform Lifetime			Single Life Expectancy			
Age	Factor	%	Age	Factor	Age	Factor
73	26.5	3.8	0	84.6	60	27.1
74	25.5	3.9	1	83.7	61	26.2
75	24.6	4.1	2	82.8	62	25.4
76	23.7	4.2	3	81.8	63	24.5
77	22.9	4.4	4	80.8	64	23.7
78	22.0	4.6	5	79.8	65	22.9
79	21.1	4.7	6	78.8	66	22.0
80	20.2	5.0	7	77.9	67	21.2
81	19.4	5.2	8	76.9	68	20.4
82	18.5	5.4	9	75.9	69	19.6
83	17.7	5.7	10	74.9	70	18.8
84	16.8	6.0	11	73.9	71	18.0
85	16.0	6.3	12	72.9	72	17.2
86	15.2	6.6	13	71.9	73	16.4
87	14.4	7.0	14	70.9	74	15.6
88	13.7	7.3	15	69.9	75	14.8
89	12.9	7.8	16	69.0	76	14.1
90	12.2	8.2	17	68.0	77	13.3
91	11.5	8.8	18	67.0	78	12.6
92	10.8	9.3	19	66.0	79	11.9
93	10.1	10.0	20	65.0	80	11.2
94	9.5	10.5	21	64.1	81	10.5
95	8.9	11.2	22	63.1	82	9.9
96	8.4	12.0	23	62.1	83	9.3
97	7.8	12.8	24	61.1	84	8.7
98	7.3	13.7	25	60.2	85	8.1
99	6.8	14.7	26	59.2	86	7.6
100	6.4	15.6	27	58.2	87	7.1
101	6.0	17.0	28	57.3	88	6.6
102	5.6	17.9	29	56.3	89	6.1
103	5.2	19.2	30	55.3	90	5.7
104	4.9	20.4	31	54.4	91	5.3
105	4.6	21.7	32	53.4	92	4.9
106	4.3	23.3	33	52.5	93	4.6
107	4.1	24.4	34	51.5	94	4.3
108	3.9	25.7	35	50.5	95	4.0
109	3.7	27.0	36	49.6	96	3.7
110	3.5	28.6	37	48.6	97	3.4
111	3.4	29.4	38	47.7	98	3.2
112	3.3	30.3	39	46.7	99	3.0
113	3.1	32.3	40	45.7	100	2.8
114	3.0	33.3	41	44.8	101	2.6
115	2.9	34.5	42	43.8	102	2.5
116	2.8	35.7	43	42.9	103	2.3
117	2.7	37.0	44	41.9	104	2.2
118	2.5	40.0	45	41.0	105	2.1
119	2.3	43.8	46	40.0	106	2.1
120+	2.0	50.0	47	39.0	107	2.1
			48	38.1	108	2.0
			49	37.1	109	2.0
			50	36.2	110	2.0
			51	35.3	111	2.0
			52	34.3	112	2.0
			53	33.4	113	1.9
			54	32.5	114	1.9
			55	31.6	115	1.8
			56	30.6	116	1.8
			57	29.8	117	1.6
			58	28.9	118	1.4
			59	28.0	119	1.1
					120+	1.0

Q numbers reference questions in [2026 Tax Facts on Insurance and Employee Benefits](#).