



Retirement Contributions in 2026

January 2026 has brought new contribution limits for retirement plans, providing new opportunities for savers to boost retirement savings.

In 2026, retirement plan contribution and catch-up limits have increased, providing eligible participants with a chance to save even more. While IRA contribution limits have stayed the same, there's still time to help clients make 2025 contributions.

What are the limits for 2026?

- IRA/Roth IRA contribution limit: \$7,500
- IRA/Roth IRA catch-up for those ages 50 and older: \$1,100
- SIMPLE IRA deferral limit: \$17,000
- SIMPLE IRA catch-up for those ages 50 and older: \$4,000
- SIMPLE IRA "super" catch-up for those ages 60-63: \$5,250
- SEP-IRA contribution limit: \$72,000

What are the income limits to deduct IRA contributions?¹

	2025	2026
Single taxpayers covered by a workplace retirement plan	\$79,000 to \$89,000	\$81,000 to \$91,000
Married Filing Jointly—this applies when the spouse making the IRA contribution is covered by a workplace retirement plan	\$126,000 to \$146,000	\$129,000 to \$149,000
A taxpayer not covered by a workplace retirement plan married to someone who is covered	\$236,000 to \$246,000	\$242,000 to \$252,000
Married Filing Separately—this applies to taxpayers covered by a workplace retirement plan	\$0 to \$10,000	\$0 to \$10,000
SEP-IRA contribution limit	\$70,000	\$72,000

What are the due dates for 2025 contributions?

- IRA: Tax-filing deadline, not including extensions, is April 15, 2026.
- SEP-IRA: Tax-filing deadline including extensions timely filed is October 15, 2026.

¹Deductions for IRA contributions are phased out between the indicated income levels.

Source: Internal Revenue Service. "2026 Amounts Relating to Retirement Plans and IRAs, as Adjusted for Changes in Cost-of-Living." IRS Notice 2025-67, IRS.gov, Nov. 15, 2025.

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How can clients make an IRA contribution for last year?

Clients can send their IRA contributions to the IRA custodian prior to the tax-filing deadline (April 15, 2026) and note that it is for a 2025 contribution. Note that if it is a SEP-IRA contribution, the custodian doesn't report the tax year to the IRS—only the contribution year. The taxpayer is responsible for reporting the contribution year.

ACTIONS YOU CAN TAKE RIGHT NOW

- Ensure clients are making the most of their retirement contributions.
- For married clients, take a look at spousal contributions. Could clients save more?
- Review whether a Roth IRA might be a better option for some clients, with tax-free retirement income.

Additional Resources and Links

[Power of Tax Deferral Calculator](#)

[2025 Federal Tax Amounts and Limits](#)

For more information about retirement planning,
please contact our Retirement Strategies Group at
RSG@PacificLife.com or **(800) 722-2333, ext. 3939.**

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