Plan Limits

Bidwell Consulting Services

A Strongpoint Partner

Qualified Plan	2027	2026	2025
Annual Defined Contribution Limit	$ 75,000.00	$ 72,000.00	$ 70,000.00
Annual Compensation Limit	$ 375,000.00	$ 360,000.00	$ 350,000.00
401(k) Elective Deferrals	$ 25,500.00	$ 24,500.00	$ 23,500.00
Catch-Up Contribution Limit	$ 8,500.00	$ 8,000.00	$ 7,500.00
Highly Compensated Employees*	$ 170,000.00	$ 160,000.00	$ 160,000.00
Catch-Up for Employees Age 60 - 63	$ 11,750.00	$ 11,250.00	$ 11,250.00
Highly Paid Individual+	TBD Nov 2027	$ 155,000.00	$ 150,000.00

**For use in determining status for following plan year's discrimination testing*

+For use in determining mandatory Roth catch-up contribution for the following calendar year

Other	2027	2026	2025
403(b)/457 Elective Deferrals	$ 25,500.00	$ 24,500.00	$ 23,500.00
SIMPLE Employee Deferrals	$ 17,500.00	$ 17,000.00	$ 16,500.00
SIMPLE Catch-Up Deferral	$ 4,000.00	$ 4,000.00	$ 3,500.00
SIMPLE Age 60-63 Catch-Up	$ 5,250.00	$ 5,250.00	$ 5,250.00