

COLA Summary

2009-2026

Actuarial Consulting Services

For Third-Party Administrators



Cash Balance & Traditional
Defined Benefit Thought Leaders



Quick Turnaround



Part of Your Team



Expand Your Offerings;
Grow Your Firm

	2026	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009
Plan Limits																		
Elective Deferral (401(k), 403(b), SARSEP)	24,500	23,500	23,000	22,500	20,500	19,500	19,500	19,000	18,500	18,000	18,000	18,000	17,500	17,500	17,000	16,500	16,500	16,500
457(b) Maximum Deferral	24,500	23,500	23,000	22,500	20,500	19,500	19,500	19,000	18,500	18,000	18,000	18,000	17,500	17,500	17,000	16,500	16,500	16,500
Catch-Up Contribution For Those Age 50+ (401(k), 403(b), SARSEP, 457(b))	8,000	7,500	7,500	7,500	6,500	6,500	6,500	6,000	6,000	6,000	6,000	6,000	5,500	5,500	5,500	5,500	5,500	5,500
Catch-Up Contribution For Those Age 60-63 (401(k), 403(b), SARSEP, 457(b))	11,250	11,250	7,500	7,500	6,500	6,500	6,500	6,000	6,000	6,000	6,000	6,000	5,500	5,500	5,500	5,500	5,500	5,500
Maximum Annual Addition (DC)	72,000	70,000	69,000	66,000	61,000	58,000	57,000	56,000	55,000	54,000	53,000	53,000	52,000	51,000	50,000	49,000	49,000	49,000
Maximum Annual Pension Benefit (DB)	290,000	280,000	275,000	265,000	245,000	230,000	230,000	225,000	220,000	215,000	210,000	210,000	210,000	205,000	200,000	195,000	195,000	195,000
SIMPLE IRA Maximum Employee Contribution	17,000	16,500	16,000	15,500	14,000	13,500	13,500	13,000	12,500	12,500	12,500	12,500	12,000	12,000	11,500	11,500	11,500	11,500
SIMPLE IRA Catch-up Contribution	4,000	3,500	3,500	3,500	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	2,500	2,500	2,500	2,500	2,500	2,500
IRA Contribution Limit	7,500	7,000	7,000	6,500	6,000	6,000	6,000	6,000	5,500	5,500	5,500	5,500	5,500	5,500	5,000	5,000	5,000	5,000
IRA Catch-up Contribution For Those Age 50+	1,100	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Compensation Limits																		
Qualified Plan Compensation Limit	360,000	350,000	345,000	330,000	305,000	290,000	285,000	280,000	275,000	270,000	265,000	265,000	260,000	255,000	250,000	245,000	245,000	245,000
Highly Compensated Employee	160,000	160,000	155,000	150,000	135,000	130,000	130,000	125,000	120,000	120,000	120,000	120,000	115,000	115,000	115,000	110,000	110,000	110,000
Key Employee - Officer Compensation	235,000	230,000	220,000	215,000	200,000	185,000	185,000	180,000	175,000	175,000	170,000	170,000	170,000	165,000	165,000	160,000	160,000	160,000
Key Employee - 1% Owner Compensation	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000
SEP Annual Compensation Minimum	800	750	750	750	650	650	600	600	600	600	600	600	550	550	550	550	550	550
Taxable Wage Base - Social Security (OASDI)	184,500	176,100	168,600	160,200	147,000	142,800	137,700	132,900	128,400	127,200	118,500	118,500	117,000	113,700	110,100	106,800	106,800	106,800
Taxable Wage Base - Medicare (HI)	no limit	no limit	no limit	no limit	no limit	no limit	no limit	no limit	no limit	no limit	no limit	no limit	no limit	no limit	no limit	no limit	no limit	no limit
Payroll Tax																		
Social Security Tax for Employers	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%
Social Security Tax for Employees	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	4.20%	4.20%	6.20%	6.20%
Medicare Tax for Employers and Employees	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%
ESOP																		
Normal Distribution Period in Years		5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Threshold Account Balance IRC 409(o)(1)(C)	1,455,000	1,415,000	1,380,000	1,330,000	1,230,000	1,165,000	1,150,000	1,130,000	1,105,000	1,080,000	1,070,000	1,070,000	1,050,000	1,035,000	1,015,000	985,000	985,000	985,000
One Year Extension Threshold IRC 409(o)(1)(C)(ii)	290,000	280,000	275,000	265,000	245,000	230,000	230,000	225,000	220,000	215,000	210,000	210,000	210,000	205,000	200,000	195,000	195,000	195,000
Max. Additional Distribution Period Allowable in Years	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Maximum PBGC-Insured Monthly Annuity (ERISA Reg. 4022.23(c))																		
Age 65 - 100% Paid	7,789.77	7,431.82	7,107.95	6,750.00	6,204.55	6,034.09	5,812.50	5,607.95	5,420.45	5,369.32	5,011.36	5,011.36	4,943.18	4,789.77	4,653.41	4,500.00	4,500.00	4,500.00
Age 64 - 93% Paid	7,244.49	6,911.59	6,610.39	6,277.50	5,770.23	5,611.70	5,405.63	5,215.39	5,041.02	4,993.47	4,660.56	4,660.56	4,597.16	4,454.49	4,327.67	4,185.00	4,185.00	4,185.00
Age 63 - 86% Paid	6,699.20	6,391.37	6,112.84	5,805.00	5,335.91	5,189.32	4,998.75	4,822.84	4,661.59	4,617.62	4,309.77	4,309.77	4,251.13	4,119.20	4,001.93	3,870.00	3,870.00	3,870.00
Age 62 - 79% Paid	6,153.92	5,871.14	5,615.28	5,332.50	4,901.59	4,766.93	4,591.88	4,430.28	4,282.16	4,241.76	3,958.97	3,958.97	3,905.11	3,783.92	3,676.19	3,555.00	3,555.00	3,555.00
Age 61 - 72% Paid	5,608.63	5,350.91	5,117.72	4,860.00	4,467.28	4,344.54	4,185.00	4,037.72	3,902.72	3,865.91	3,608.18	3,608.18	3,559.09	3,448.63	3,350.46	3,240.00	3,240.00	3,240.00
Age 60 - 65% Paid	5,063.35	4,830.68	4,620.17	4,387.50	4,032.96	3,922.16	3,778.13	3,645.17	3,523.29	3,490.06	3,257.38	3,257.38	3,213.07	3,113.35	3,024.72	2,925.00	2,925.00	2,925.00
Age 59 - 61% Paid	4,751.76	4,533.41	4,335.85	4,117.50	3,784.78	3,680.79	3,545.63	3,420.85	3,306.47	3,275.29	3,056.93	3,056.93	3,015.34	2,921.76	2,838.58	2,745.00	2,745.00	2,745.00
Age 58 - 57% Paid	4,440.17	4,236.14	4,051.53	3,847.50	3,536.59	3,439.43	3,313.13	3,196.53	3,089.66	3,060.51	2,856.48	2,856.48	2,817.61	2,730.17	2,652.44	2,565.00	2,565.00	2,565.00
Age 57 - 53% Paid	4,128.58	3,938.86	3,767.21	3,577.50	3,288.41	3,198.07	3,080.63	2,972.21	2,872.84	2,845.74	2,656.02	2,656.02	2,619.89	2,538.58	2,466.31	2,385.00	2,385.00	2,385.00
Age 56 - 49% Paid	3,816.99	3,641.59	3,482.90	3,307.50	3,040.23	2,956.70	2,848.13	2,747.90	2,656.02	2,630.97	2,455.57	2,455.57	2,422.16	2,346.99	2,280.17	2,205.00	2,205.00	2,205.00
Age 55 - 45% Paid	3,505.40	3,344.32	3,198.58	3,037.50	2,792.05	2,715.34	2,615.63	2,523.58	2,439.20	2,416.19	2,255.11	2,255.11	2,224.43	2,155.40	2,094.03	2,025.00	2,025.00	2,025.00