



HEARTLAND
TRUST COMPANY

IRS and Social Security Cost-Of-Living Adjustments

Code Section	2026	2025	2024	2023	2022
Elective Deferrals - 402(g)(1)	\$24,500	\$23,500	\$23,000	\$22,500	\$20,500
Catch-up	\$8,000	\$7,500	\$7,500	\$7,500	\$6,500
Roth Catch-Up Wage Threshold 414(v)(7)(A)	\$150,000 (prior year compensation)				
457 Deferrals - 457(e)(15)	\$24,500	\$23,500	\$23,000	\$22,500	\$20,500
Catch-up	\$8,000	\$7,500	\$7,500	\$7,500	\$6,500
SIMPLE Deferrals - 408(p)(2)(E)	\$17,000	\$16,500	\$16,000	\$15,500	\$14,000
Catch-up	\$4,000	\$3,500	\$3,500	\$3,500	\$3,000
DC Plan Annual Additions Limit 415(c)(1)(A)	\$72,000	\$70,000	\$69,000	\$66,000	\$61,000
DB Plan Limit on Annual Benefits 415(b)(1)(A)	\$290,000	\$280,000	\$275,000	\$265,000	\$245,000
Compensation Limit 401(a)(17)(404(l))	\$360,000	\$350,000	\$345,000	\$330,000	\$305,000
HCE Compensation	\$160,000	\$160,000	\$155,000	\$150,000	\$135,000
Key Employee (Officer) Compensation 416(i)(1)(A)(i)	\$235,000	\$230,000	\$220,000	\$215,000	\$200,000
SEP Minimum Compensation - 408(k)(2)(C)	\$800	\$750	\$750	\$750	\$650
SEP Maximum Compensation 408(k)(3)(C)	\$360,000	\$350,000	\$345,000	\$330,000	\$305,000
IRA Contribution Limit	\$7,500	\$7,000	\$7,000	\$6,500	\$6,000
IRA Catch-up	\$1,100	\$1,000	\$1,000	\$1,000	\$1,000
Social Security Wage Base					
Taxable Wage Base	\$184,500	\$176,100	\$168,600	\$160,200	\$147,000