

2026 PERSONAL FINANCE ROADMAP



PART 1: RETIREMENT SAVINGS

PLAN TYPE	2025 LIMIT	2026 LIMIT	INCREASE
401(k), 403(b), 457	\$23,500	\$24,500	+\$1,000
Traditional & Roth IRA	\$7,000	\$7,500	+\$500
SIMPLE IRA	\$16,500	\$17,000	+\$500

THE "CATCH-UP" ADVANTAGE (AGE 50+):

- **IRA Catch-up:** \$1,100 (Total: \$8,600)
- **401(k) Catch-up:** \$8,000 (Total: \$32,500)
- Special "Super Catch-Up" (Ages 60-63): \$11,250 (Total: \$35,750)



PART 2: HEALTH & FLEXIBLE SPENDING

Healthcare savings accounts are seeing record-high limits in 2026, offering powerful "triple-tax" advantages.

HEALTH SAVINGS ACCOUNTS (HSA)

Available to those with a High Deductible Health Plan (HDHP).

- **Individual Coverage:** \$4,400 (up from \$4,300)
- **Family Coverage:** \$8,750 (up from \$8,550)
- **Catch-Up (Age 55+):** \$1,000 (No change)

FLEXIBLE SPENDING ACCOUNTS (FSA)

Use-it-or-lose-it accounts for medical and dependent care.

- **Healthcare FSA:** \$3,400 (up from \$3,300)
- **Carryover Limit:** You can now roll over up to \$680 into 2027.
- **Dependent Care FSA:** \$7,500 per household (up from \$5,000) – A significant boost for parents!

Maximize your contributions and wellness with the latest IRS limit increases.



PART 3: HIGH-EARNER "WATCH LIST"

ROTH CATCH-UP RULE:

If you earned over \$150,000 in 2025, your 401(k) catch-up contributions in 2026 must be Roth (after-tax).

ROTH IRA INCOME PHASE-OUTS:

- Single: \$153,000 – \$168,000
- Married Joint: \$242,000 – \$252,000

SUN GROUP STRATEGY: THE "January Reset"

Don't wait until December to find out you've under-contributed.



Recalculate your paycheck percentage to hit the new \$24,500 401(k) target.



Review your HDHP status to see if you qualify for the higher HSA family limit.



Check your Dependent Care FSA to see if you can take advantage of the new \$7,500 cap to lower your taxable income.

Content in this material is for general information only and not intended to provide specific advice or recommendations for any individual.

A Roth IRA offers tax deferral on any earnings in the account. Qualified withdrawals of earnings from the account are tax-free. Withdrawals of earnings prior to age 59 ½ or prior to the account being opened for 5 years, whichever is later, may result in a 10% IRS penalty tax. Limitations and restrictions may apply.

This information is not intended to be a substitute for specific individualized tax advice. We suggest that you discuss your specific tax issues with a qualified tax advisor.

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