



Comparing Plan Contributions: SEP vs. SIMPLE vs. 401(k)

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Plan Limits (2026) - Maximum Contribution Comparison

Earned Income	<u>SEP Plan</u>	<u>SIMPLE Plan with 3% Match</u>			<u>Traditional 401(k) Plan</u>		
	Max 25% Contribution	Maximum Deferral	3% Match	Total	Maximum Deferral	Max. 25% Contribution	Total
20,000	\$ 5,000	\$ 17,000	\$ 600	\$ 17,600	\$ 20,000	\$ -	\$ 20,000*
25,000	6,250	\$ 17,000	750	17,750	24,500	1,500	25,000*
30,000	7,500	\$ 17,000	900	17,900	24,500	6,500	30,000*
35,000	8,750	\$ 17,000	1,050	18,050	24,500	8,750	33,250
40,000	10,000	\$ 17,000	1,200	18,200	24,500	10,000	34,500
50,000	12,500	\$ 17,000	1,500	18,500	24,500	12,500	37,000
60,000	15,000	\$ 17,000	1,800	18,800	24,500	15,000	39,500
75,000	18,750	\$ 17,000	2,250	19,250	24,500	18,750	43,250
100,000	25,000	\$ 17,000	3,000	20,000	24,500	25,000	49,500
186,000	46,500	\$ 17,000	5,580	22,580	24,500	46,500	71,000
200,000	50,000	\$ 17,000	6,000	23,000	24,500	47,500 (23.75%)	72,000
280,000	70,000	\$ 17,000	8,400	25,400	24,500	47,500 (16.96%)	72,000
360,000	72,000 (20%)	\$ 17,000	10,800	27,800	24,500	47,500 (13.19%)	72,000
450,000	72,000 (16%)	\$ 17,000	13,500	30,500	24,500	47,500 (10.55%)	72,000

This calculation ignores social security and medicare taxes.

*One's annual addition cannot exceed 100% of earned income.

FOR MORE INFORMATION OR AN ILLUSTRATION:

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