

2026 Contribution Limits for Retirement Plans

IRS Limit	2026	2025	2024
Compensation	\$360,000	\$350,000	\$345,000
Taxable Wage Base	\$184,500	\$176,100	\$168,600
Highly Compensated Employee (HCE)	\$160,000	\$160,000	\$155,000
Key Employee/Officer	\$235,000	\$230,000	\$220,000
Mandatory Roth Catch-Up (Age 50+)	\$150,000	n/a	n/a
401(k), 403(b) Deferral Limit	\$24,500	\$23,500	\$23,000
Maximum Catch-Up (Age 50+)	\$8,000	\$7,500	\$7,500
Super Catch-Up (Age 60-63)*	\$11,250	\$11,250	n/a
Defined Contribution Limit	\$72,000	\$70,000	\$69,000
Defined Benefit Limit	\$290,000	\$280,000	\$275,000
IRA Deferrals/Catch-Up	\$7,500/\$1,100	\$7,000/\$1,000	\$7,000/\$1,000
SIMPLE Plan Deferrals/Catch-up	\$17,000/\$4,000	\$16,500/\$3,500	\$16,000/\$3,500

**If added and included via amendment in plan document.*

The above is a general guide to educate plan sponsors and is not intended as authoritative guidance or tax/legal advice.

Contact your Plan Consultant with any questions.

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