

2026 contribution *and* benefit limits

For 401(k) and other qualified plans

Type of limitation	2025	2026
401(k), 457, and 403(b) maximum annual elective deferral limit	\$23,500	\$24,500
401(k), 403(b), and 457 plan catch-up contribution limit for individuals ages 50–59 and 64 and older	\$7,500	\$8,000
401(k), 403(b), and 457 plan catch-up contribution limit for individuals ages 60–63	\$11,250	\$11,250
Defined contribution plan annual addition limit	Lesser of: \$70,000 and 100% of compensation	Lesser of: \$72,000 and 100% of compensation
Savings incentive match plan for employees (SIMPLE) maximum annual elective deferral limit	\$16,500	\$17,000
SIMPLE 401(k) or SIMPLE IRA catch-up contribution limit for individuals ages 50–59 and 64 and older	\$3,500	\$4,000
SIMPLE 401(k) or SIMPLE IRA catch-up contribution limit for individuals ages 60–63	\$5,250	\$5,250
Traditional IRA contribution limit	Lesser of: \$7,000 and 100% of compensation	Lesser of: \$7,500 and 100% of compensation
Traditional IRA catch-up contribution limit for individuals age 50 or over	\$1,000	\$1,100
Defined benefit plan annual limit under IRS Section 415	\$280,000	\$290,000
Annual allowable compensation limit for deduction, benefit, and contribution purposes	\$350,000	\$360,000
Highly compensated employee	\$160,000 ¹	\$160,000 ²
Roth catch-up wage threshold	\$150,000 ³	Not yet issued ⁴
Key employee/officer in a top-heavy plan	\$230,000	\$235,000
Income subject to Social Security tax	\$176,100	\$184,500

Annual contribution rates are based on the IRS 2026 retirement plan limitations and are subject to change.

1 Applies for determining highly compensated employees for the 2026 calendar plan year. **2** Applies for determining highly compensated employees for the 2027 calendar plan year. **3** Applies for determining participants subject to the Roth catch-up contribution mandate (Roth-CUPs) for the 2026 calendar year. **4** Will apply for determining Roth-CUPs for the 2027 calendar year.

The limits stated above are subject to the provisions of the plan. Refer to your plan document or contact your plan consultant for more information.

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