



2026

RETIREMENT PLAN LIMITS

The IRS has announced updates to the retirement plan contribution limits for 2026. Please review the table below for some of the highlights. For a more detailed overview of these changes and the IRS guidelines for retirement plans in 2026, please visit the official IRS website at www.irs.gov.

	2026	2025	2024
Elective Deferrals - 401(K), 403(B), And Most 457 Plans	\$24,500	\$23,500	\$23,000
Roth Catch-Up Wage Threshold ¹	TBD	\$150,000	N/A
Catch-Up Contribution (Ages 50+)	See Below	See Below	\$7,500
Regular Catch-Up (Ages 50-59 & 64+)	\$8,000	\$7,500	
Super Catch-Up Contribution (Ages 60-63)	\$11,250	\$11,250	N/A
Defined Contribution Plan Annual Limit ²	\$72,000	\$70,000	\$69,000
Annual Compensation Limit	\$360,000	\$350,000	\$345,000
Highly Compensated Employee Threshold	\$160,000	\$160,000	\$155,000
Top-Heavy Key Employee Dollar Limit	\$235,000	\$230,000	\$220,000
SIMPLE Plan Contribution Limit	\$17,000	\$16,500	\$16,000
SIMPLE Plan Catch-Up	\$4,000	\$3,500	\$3,500
Defined Benefit Annual Benefit Limit	\$290,000	\$280,000	\$275,000
Limitation For Domestic Abuse Distribution	\$10,500	\$10,300	N/A
Limitation For Long-Term Care Distribution	\$2,600	\$2,600	N/A
Social Security Taxable Wage Base	\$184,500	\$176,100	\$168,200
IRA Contribution Limit	\$7,500	\$7,000	\$7,000
IRA Catch-Up	\$1,100	\$1,000	\$1,000
HSA Contribution Limit, Individual/Self-Only	\$4,400	\$4,300	\$4,150
HSA Contribution Limit, Family Coverage	\$8,750	\$8,550	\$8,300

Source: Internal Revenue Service Notice [IRS 2026 Limits](#). Please note that annual contribution rates are based on the IRS 2026 retirement plan limitations and are subject to change. This material was created for educational and informational purposes only and is not intended as ERISA, tax, legal or investment advice. ¹The Roth catch-up wage threshold for 2025 is used to determine whether an individual's catch-up contributions to an applicable employer plan for 2026 must be designated as Roth contributions. ²Annual Contribution Limit excludes Additional Catch-Up Contributions.

