

2026

Contribution Limits for Retirement Plans

	2026	2025
Maximum Contributions (401k/403b/457)	\$24,500	\$23,500
Maximum Catch-Up – Age 50+ (401k/403b/457)	\$8,000	\$7,500
Super Catch-Up – Age 60-63 Defined	\$11,250	\$11,250
Contribution Limit	\$72,000	\$70,000
Compensation	\$360,000	\$350,000
Taxable Wage Base	\$184,500	\$176,100
Highly Compensated Employee (HCE)	\$160,000	\$160,000
Key Employee/Officer	\$235,000	\$230,000
Defined Benefit Limit	\$290,000	\$280,000
SIMPLE SIMPLE Catch-Up –	\$17,000	\$16,500
Age 50+	\$4,000	\$3,500
IRA Contribution Limit	\$7,500	\$7,000
IRA Catch-Up – Age 50+	\$1,100	\$1,000
Roth Catch-Up Wage Threshold (prior year wages)	\$150,000	\$145,000

This information is provided as a courtesy and is not designed to be all encompassing.

The Internal Revenue Service announced the annual contribution limits for qualified defined contribution plans and individual retirement accounts for the 2026 tax year, contained in [Notice 2025-67](#), released Nov. 13.

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