

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	\$11,250	\$11,250
Defined 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	\$17,000	\$16,500
SIMPLE Catch-Up – Age 50+	\$4,000	\$3,500
SIMPLE Super Catch-Up – Age 60-63	\$5,250	\$5,250
IRA Contribution Limit	\$7,500	\$7,000
IRA Catch-Up – Age 50+	\$1,100	\$1,000

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

This information has been developed as a general guide to educate plan sponsors and is not intended as authoritative guidance or tax/legal advice. Each plan has unique requirements and you should consult your attorney or tax advisor for guidance regarding your specific situation.

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