

2026 Retirement Plan Contribution Limits
As published in IRS guidance as of December 2025

<u>Plan / Limit Type</u>	<u>Limit</u>
Employee elective deferral (401(k), 403(b), most 457(b), TSP)	\$24,500
Catch-up deferral (age 50+)	\$8,000
“Super catch-up” deferral (age 60–63, SECURE 2.0) ¹	\$11,250
Total contributions (employee + employer, DC plans, under age 50) ²	\$72,000
Traditional or Roth IRA contribution (under age 50)	\$7,500
IRA catch-up contribution (age 50+)	\$1,100
SIMPLE IRA / SIMPLE 401(k) elective deferral (under age 50)	\$17,000
SIMPLE catch-up contribution (age 50+)	\$4,000

Notes:

1. Super catch-up deferrals for ages 60–63 apply only if allowed by the plan and replace the standard age 50+ catch-up.
2. The \$72,000 limit includes employee and employer contributions but excludes catch-up amounts.
3. 401(k), 403(b), and 457 limits apply to the total of Traditional and Roth contributions combined.
4. IRA limits apply across all Traditional and Roth IRAs combined.
5. Catch-up contributions are permitted only if the participant reaches the required age by December 31.
6. Under SECURE 2.0, starting in 2026, catch-up contributions for employees earning over \$145,000 (indexed) must be designated as Roth.

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