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2026 Retirement Plan Contribution Limits

As published in IRS guidance as of December 2025

Plan / Limit Type	Limit
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.