



2026 RETIREMENT PLAN LIMITS

On November 13, 2025, the IRS announced cost of living adjustments affecting dollar limitations for pension plans and other retirement-related items for tax year 2026.

Below are the highlights:

	2026	2025	2024	2023	2022	2021	2020
401(k) Plan Limits							
401(k) elective deferrals	\$24,500	\$23,500	\$23,000	\$22,500	\$20,500	\$19,500	\$19,500
Annual defined contribution limit	\$72,000	\$70,000	\$69,000	\$66,000	\$61,000	\$58,000	\$57,000
Annual compensation limit	\$360,000	\$350,000	\$345,000	\$330,000	\$305,000	\$290,000	\$285,000
Catch-up contribution limit	\$8,000*	\$7,500	\$7,500	\$7,500	\$6,500	\$6,500	\$6,500
Highly compensated employees	\$160,000	\$160,000	\$155,000	\$150,000	\$135,000	\$130,000	\$130,000
Roth catch-up wage threshold**	\$150,000						
Officer compensation for key status	\$235,000	\$230,000	\$220,000	\$215,000	\$200,000	\$185,000	\$185,000
Non-401(k) Plan Limits							
403(b)/457 elective deferrals	\$24,500	\$23,500	\$23,000	\$22,500	\$20,500	\$19,500	\$19,500
Social security wage base	\$184,500	\$176,100	\$168,600	\$160,200	\$147,000	\$142,800	\$137,700
Defined benefit 415 limit	\$290,000	\$280,000	\$275,000	\$265,000	\$245,000	\$230,000	\$230,000

* The catch-up contribution limit for 2026 is \$11,250 for individuals who attain age 60, 61, 62, or 63 in 2026. The catch-up contribution limit for 2026 is \$8,000 for all other individuals.

** Employees who earned at least \$150,000 in FICA wages (W-2 box 3) during the 2025 calendar year will be required to make any 2026 catch-up contributions on a Roth basis.