

2026 Retirement Plan Limits

CODE SECTION	EXPLANATION	2026	2025	2024	2023
402(g)(1) Elective Deferrals	Maximum amount employees can contribute to a 401(k) or 403(b) plan	\$24,500	\$23,500	\$23,000	\$22,500
457(b)(2) and 457(c)(1) Limits	Maximum amount an employee and/or employer can contribute to a 457 plan	\$24,500	\$23,500	\$23,000	\$22,500
414(v)(2)(B)(i) Catch-up Contributions	Additional amount those over age 50 can contribute to a 401(k), 403(b) plan or governmental 457(b) plan	\$8,000	\$7,500	\$7,500	\$7,500
414(v)(2)(E) (i) Catch-up Contributions	Additional amount for those ages 60, 61, 62 and 63 can contribute to a 401(k), 403(b) plan or governmental 457(b) plan (amount includes over age 50 catch-up)	\$11,250	\$11,250	N/A	N/A
414(v)(7)(A) Roth Catch-up Contribution Wage Threshold	Roth catch-up wage threshold used to determine whether age based catch-up contributions to a 401(k), 403(b) plan, or governmental 457(b) plan must be designated as Roth contributions	\$150,000	\$145,000	N/A	N/A
414(q)(1)(B) Highly Compensated Employee Threshold	Compensation amount used to determine highly compensated employees (lookback year)	\$160,000	\$160,000	\$155,000	\$150,000
415(c)(1)(A) Defined Contribution Limits	Annual limit on all contributions (employee and employer) for 401(k) and 403(b) plans	\$72,000	\$70,000	\$69,000	\$66,000
Annual Compensation Limit	Maximum compensation for qualified plan purposes	\$360,000	\$350,000	\$345,000	\$330,000
Taxable Wage Base	Social Security wage base	\$184,500	\$176,100	\$168,600	\$160,200

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