

2026 IRS Retirement Plan Contribution Limits



EFFECTIVE 01/01/2026

The IRS has released the 2026 Annual Plan Limitations for defined contribution and defined benefit plans. 403(b), 457(b), & 401(k) elective deferral, catch-up, and other key limits for 2026 are listed below.

	2026 Limits	2025 Limits
Employee Elective Deferrals to the 403(b), 457(b) and 401(k) Plans	\$24,500	\$23,500
Catch-Up Contributions (Age 50 or older) to the 403(b), 457(b) and 401(k) Plans	\$8,000	\$7,500
Catch-Up Contributions (Ages 60 - 63 in 2026) to the 403(b), 457(b) and 401(k) Plans	\$11,250	\$11,250
Annual Addition Dollar Maximum (applies to Employer-paid 401(a), 403(b) and 401(k) Plans)	\$72,000	\$70,000
Defined Benefit Dollar Maximum	\$290,000	\$280,000
Highly Compensated Employee Threshold (applies mainly to 401(k) Plans)	\$160,000	\$160,000
Key Employee Threshold (applies mainly to 401(k) Plans)	\$235,000	\$230,000
Annual Compensation Limits (used for retirement plan calculations)	\$360,000	\$350,000
Annual IRA contribution	\$7,500	\$7,000
IRA catch-up contributions (age 50 and older)	\$1,100	\$1,000
The Roth catch-up wage threshold for wages <i>on which FICA taxes are paid</i> (income level that determines whether catch-up contributions must be made as Roth.)	\$150,000	\$145,000
Health Savings Accounts (HSA) Contribution Limits	\$4,400 (Individuals) \$8,750 (Families)	\$4,300 (Individuals) \$8,550 (Families)
Health Savings Accounts (HSA) Catch Up Contributions (Age 55 or older)	\$1,000	\$1,000

For a complete list of 2026 limits, please visit the following link:
<https://www.irs.gov/pub/irs-drop/n-25-67.pdf>

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