



# ANNUAL RETIREMENT PLAN CONTRIBUTION LIMITS

Plan Limits	2026	2025	2024	2023	2022
401(k) Elective Deferral Limit	\$24,500	\$23,500	\$23,000	\$22,500	\$20,500
403(b)/457 Elective Deferral Limit	\$24,500	\$23,500	\$23,000	\$22,000	\$20,500
401(k)/403(b) Catch-Up Contribution Limit	*\$8,000	*\$7,500	\$7,500	\$7,500	\$6,500
Annual Defined Contribution Limit	\$72,000	\$70,000	\$69,000	\$66,000	\$61,000
Annual Compensation Limit	\$360,000	\$350,000	\$345,000	\$330,000	\$305,000
Annual Defined Benefit Limit	\$290,000	\$280,000	\$275,000	\$265,000	\$245,000
Highly Compensated Employee Dollar Limit	\$160,000	\$160,000	\$155,000	\$150,000	\$135,000
Key Employee Dollar Limit	\$235,000	\$230,000	\$220,000	\$215,000	\$200,000
<b>Related Limits</b>					
SIMPLE Employee Deferral Limit	\$17,000	\$16,500	\$16,000	\$15,500	\$14,000
SIMPLE Catch-Up Deferral Limit	\$4,000	\$3,500	\$3,500	\$3,500	\$3,000
SEP Minimum Compensation Limit	\$800	\$750	\$750	\$750	\$650
SEP Annual Compensation Limit	\$72,000	\$70,000	\$23,000	\$22,500	\$20,500
Social Security Taxable Wage Base	\$184,500	\$176,100	\$168,600	\$160,200	\$147,700
Self-only HSA Contribution Limit	\$4,400	\$4,300	\$4,150	\$3,850	\$3,650
Family HSA Contribution Limit	\$8,750	\$8,550	\$8,300	\$7,750	\$7,300
HSA Catch-Up Contribution Limit	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
IRA Contribution Limit	\$7,500	\$7,000	\$7,000	\$6,500	\$6,000
IRA Catch-Up Contribution Limit	\$1,100	\$1,000	\$1,000	\$1,000	\$1,000

\*Under a change made in SECURE 2.0, a higher catch-up contribution limit of \$11,250 applies to employees aged 60-63 for 2026.

Details on these and other retirement-related cost-of-living adjustments for 2026 can be found in Notice 2025-67, available on [IRS.gov](https://www.irs.gov).