



ANNUAL RETIREMENT PLAN CONTRIBUTION LIMITS FOR 2026

Plan Limits	2026	2025
401(k) Elective Deferral Limit	\$24,500	\$23,500
403(b)/457 Elective Deferral Limit	\$24,500	\$23,500
401(k)/403(b) Catch-Up Contribution Limit	*\$8,000	*\$7,500
Annual Defined Contribution Limit	\$72,000	\$70,000
Annual Compensation Limit	\$360,000	\$350,000
Annual Defined Benefit Limit	\$290,000	\$280,000
Highly Compensated Employee Dollar Limit	\$160,000	\$160,000
Key Employee Dollar Limit	\$235,000	\$230,000
Related Limits		
SIMPLE Employee Deferral Limit	\$17,000	\$16,500
SIMPLE Catch-Up Deferral Limit	\$4,000	\$3,500
SEP Minimum Compensation Limit	\$800	\$750
SEP Annual Compensation Limit	\$72,000	\$70,000
Social Security Taxable Wage Base	\$184,500	\$176,100
Self-only HSA Contribution Limit	\$4,400	\$4,300
Family HSA Contribution Limit	\$8,750	\$8,550
HSA Catch-Up Contribution Limit	\$1,000	\$1,000
IRA Contribution Limit	\$7,500	\$7,000
IRA Catch-Up Contribution Limit	\$1,100	\$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 2025.

Details on these and other retirement-related cost-of-living adjustments for 2025 are in [Notice 2024-80](#), available on IRS.gov.