



# 2026 retirement plan limits

## Information update

Each year, the Internal Revenue Service updates contribution limits for retirement savings plans and pension plans. These limits apply to 401(k), 403(b), most 457 plans and the federal government's Thrift Savings Plan.

For tax year 2026, the contribution limit has increased to \$24,500. You can find additional details about the new limits in the table below.

### 401(k) plan limits

	2026	2025	2024	2023	2022	2021	2020	2019
401(k) Elective Deferrals	\$24,500	\$23,500	\$23,000	\$22,500	\$20,500	\$19,500	\$19,500	\$19,000
Annual Defined Contribution Limit	\$72,000	\$70,000	\$69,000	\$66,000	\$61,000	\$58,000	\$57,000	\$56,000
Annual Compensation Limit	\$360,000	\$350,000	\$345,000	\$330,000	\$305,000	\$290,000	\$285,000	\$280,000
Catch-Up Contribution Limit	\$8,000	\$7,500	\$7,500	\$7,500	\$6,500	\$6,500	\$6,500	\$6,000
Special Catch Up Contribution Limit <sup>1</sup>	\$11,250	\$11,250						
Highly Compensated Employees	\$160,000	\$160,000	\$155,000	\$150,000	\$135,000	\$130,000	\$130,000	\$125,000

### Non-401(k) related plan limits

	2026	2025	2024	2023	2022	2021	2020	2019
Maximum Defined Benefit Limit	\$290,000	\$280,000	\$275,000	\$265,000	\$245,000	\$230,000	\$230,000	\$225,000
403(b) / 457 Elective Deferrals	\$24,500	\$23,500	\$23,000	\$22,500	\$20,500	\$19,500	\$19,500	\$19,000
SIMPLE Employee Deferrals	\$17,000	\$16,500	\$16,000	\$15,500	\$14,000	\$13,500	\$13,500	\$13,000
SIMPLE Catch-Up Deferrals	\$4,000	\$3,500	\$3,500	\$3,500	\$3,000	\$3,000	\$3,000	\$3,000
SEP Minimum Compensation	\$800	\$750	\$750	\$750	\$650	\$650	\$600	\$600
SEP Annual Compensation Limit	\$360,000	\$350,000	\$345,000	\$330,000	\$305,000	\$290,000	\$285,000	\$280,000
Social Security Wage Base	\$184,500	\$176,100	\$168,600	\$160,200	\$147,000	\$142,800	\$137,700	\$132,900

Source:

[irs.gov](https://www.irs.gov)

Individuals who are age 50 or over can make annual catch-up contributions.

<sup>1</sup>Secure Act 2.0 provides that special catch-up contributions apply for individuals who attain age 60, 61, 62 or 63 in 2026.

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