

2026 IRS Retirement Plan Contribution Limits

	2026	2025
401(k), 403(b), 457 Elective Deferral Limit (Calendar year)	\$24,500	\$23,500
Catch-Up Contribution Limit (Ages 50+)	\$8,000	\$7,500
Higher Catch-up Contribution Limit (Ages 60-63)	\$11,250	\$11,250
Annual Compensation Limit (Plan year begin)	\$360,000	\$350,000
Defined Contribution Limit (Limitation year-end)	\$72,000	\$70,000
Highly Compensated Employee (HCE)	\$160,000	\$160,000
IRA Contribution Limit	\$7,500	\$7,000
IRA Catch-Up Contributions (age 50 and older)	\$1,100	\$1,000
SIMPLE Plan Deferral/Catch-Up Limit	\$17,000/\$4,000	\$16,500/\$3,500
SIMPLE Plan Higher Catch-up Contribution Limit (Ages 60-63)	\$5,250	\$5,250
SSA Taxable Wage Base	\$184,500	\$176,100
HSA Contribution Limit (Individual)	\$4,400	\$4,300
HSA Contribution Limit (Family)	\$8,750	\$8,550
HSA Catch-up Contribution Limit (Age 55+)	\$1,000	\$1,000

The IRS's [news release](#) contains more details on the cost-of-living adjustments for 2026.

A higher catch-up contribution limit applies for employees aged 60, 61, 62 and 63 who participate in these plans. For 2026, this higher catch-up contribution limit remains at \$11,250.

Effective January 1, 2026, catch-up contributions are required to be made on a Roth basis for employees whose FICA wages (from the same employer) were greater than \$150,000 in the preceding calendar year. For this purpose, wages are those as defined in Internal Revenue Code ("Code") Section 3121(a), wages subject to FICA (Form W-2 Box 3 wages for Social Security taxation purposes). Individuals earning \$150,000 or less, adjusted for inflation going forward, will be exempt from the Roth requirement.

Other key limits include the following:

*Defined benefit limit (ages 62-65) increased to **\$290,000**, up from \$280,000.*

*The limit used to define a "key employee" is increased to **\$235,000**, up from \$230,000.*

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