2026 IRS Retirement Plan Limits

Contribution Type	2026 Limits	2025 Limits	Increase
401(k)/403(b) Employee Contribution	**$24,500**	$23,500	$1000
401(k)/403(b) Employee Catch-up Contribution (Ages 50-59, 64+)	**$8,000**	$7,500	$500
401(k)/403(b) Employee Catch-up Contribution (Ages 60-63)	**$11,250**	$11,250	unchanged
457(b) Employee Contribution	**$24,500**	$23,500	$1000
Defined Contribution 415 Limit	**$72,000**	$70,000	$2,000
SEP IRA Limit	**$72,000**	$70,000	$2,000
Traditional IRA Contribution	**$7,500**	$7,000	$500
Traditional IRA Catch-up Contribution age 50+	**$1,100**	$1,000	$100
Roth IRA Contribution	**$7,500**	$7,000	$500
Roth IRA Catch-up Contribution age 50+	**$1,100**	$1,000	$100
SIMPLE IRA/401(k) Contribution	**$17,000**	$16,500	$500
SIMPLE IRA/401(k) Catch-up Contribution (Ages 50-59, 64+)	**$4,000**	$3,500	$500
SIMPLE IRA/401(k) Catch-up Contribution (Ages 60-63)	**$5,250**	$5,250	unchanged

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