

IRS Retirement Plan Limits 2026



401(k) / 403(b) PLANS

Contribution Type	2026 Limit	2025 Limit	Change
Employee Deferral Limit	\$24,500	\$23,500	+\$1,000
Catch-Up Contribution — Ages 50–59, 64+	\$8,000	\$7,500	+\$500
Super Catch-Up — Ages 60–63 (SECURE 2.0)	\$11,250	\$11,250	No change
Annual Compensation Limit	\$360,000	\$350,000	+\$10,000

IRA CONTRIBUTIONS

Contribution Type	2026 Limit	2025 Limit	Change
Traditional IRA	\$7,500	\$7,000	+\$500
Traditional IRA Catch-Up (age 50+)	\$1,100	\$1,000	+\$100
Roth IRA	\$7,500	\$7,000	+\$500
Roth IRA Catch-Up (age 50+)	\$1,100	\$1,000	+\$100

SIMPLE IRA / 457(b) / THRESHOLDS

Contribution Type	2026 Limit	2025 Limit	Change
SIMPLE IRA / 401(k) Employee Contribution	\$17,000	\$16,500	+\$500
SIMPLE IRA / 401(k) Catch-Up Contribution	\$4,000	\$3,500	+\$500
457(b) Contribution	\$24,500	\$23,500	+\$1,000
HCE Threshold	\$160,000	\$160,000	No change
Key Officer Threshold	\$235,000	\$230,000	+\$5,000
FICA Wage Threshold	\$150,000	\$145,000	+\$5,000

SECURE 2.0 Reminder: Employees earning over \$150,000 in 2025 W-2 wages must make their 2026 catch-up contributions as Roth (if your plan offers Roth). Confirm your payroll system is correctly identifying and routing these contributions.