

2026 IRS Plan Limits

	2024	2025	2026
401(k) and 403(b) Employee Deferral Limit- 402(g)1	\$23,000	\$23,500	\$24,500
457 Employee Deferral Limit- 457(e)(15)	\$23,000	\$23,500	\$24,500
Catch-Up Contribution—401(k)	\$7,500	\$7,500	\$8,000
“Super” Catch-Up Contribution—401(k)		\$3,750	\$3,250
Traditional and Roth IRA Contributions	\$7,000	\$7,000	\$7,500
Catch-Up Contribution—IRA	\$1,000	\$1,000	\$1,100
Maximum Defined Contribution Limit-415(c)(1)(A)	\$69,000	\$70,000	\$72,000
Maximum Defined Benefit Limit- 415(b)(1)(A)	\$275,000	\$280,000	\$290,000
Compensation Limit for Testing and Employer Contribution Determination - 401(a)(17);404(l)	\$345,000	\$350,000	\$360,000
Highly Compensated Employee Limit- 414(q)(1)(B)	\$155,000	\$160,000	\$160,000
Mandatory Roth Catch-Up Wage Threshold			\$150,000
Key Employee Officer-416(i)(1)(A)(i)	\$220,000	\$230,000	\$235,000
Social Security Taxable Wage Base	\$168,600	\$176,100	\$184,500

Sources: Internal Revenue Service, irs.gov, November 13, 2025 and Social Security Administration, ssa.gov, October 24, 2025



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