

# 2026 Contribution Limits

## for Retirement Plans

|  | 2026             | 2025      |
|--|------------------|-----------|
| Maximum Contributions (401k/403b/457)      | <b>\$24,500</b>  | \$23,500  |
| Maximum Catch-Up – Age 50+ (401k/403b/457) | <b>\$8,000</b>   | \$7,500   |
| Super Catch-Up – Age 60-63                 | \$11,250         | \$11,250  |
| Defined Contribution Limit                 | <b>\$72,000</b>  | \$70,000  |
| Compensation                               | <b>\$360,000</b> | \$350,000 |
| Taxable Wage Base                          | <b>\$184,500</b> | \$176,100 |
| Highly Compensated Employee (HCE)          | \$160,000        | \$160,000 |
| Key Employee/Officer                       | <b>\$235,000</b> | \$230,000 |
| Defined Benefit Limit                      | <b>\$290,000</b> | \$280,000 |
| SIMPLE                                     | <b>\$17,000</b>  | \$16,500  |
| SIMPLE Catch-Up – Age 50+                  | <b>\$4,000</b>   | \$3,500   |
| SIMPLE Super Catch-Up – Age 60-63          | \$5,250          | \$5,250   |
| IRA Contribution Limit                     | <b>\$7,500</b>   | \$7,000   |
| IRA Catch-Up – Age 50+                     | <b>\$1,100</b>   | \$1,000   |

This information is provided as a courtesy and is not designed to be all encompassing.

### Plan Sponsor Consultants, a division of HUB International



2300 Lakeview Parkway  
Suite 700  
Alpharetta, GA 30004

844-401k-PSC  
[www.plansponsorconsultants.com](http://www.plansponsorconsultants.com)

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