

2026 Plan Limitations

401(k)/403(b)/457 Salary Deferrals:

For participants under age 50 by 12/31/2026	\$24,500
For participants age 50-59 by 12/31/2026*	\$32,500
For participants age 60-63 by 12/31/2026*	\$35,750
For participants 64 or older by 12/31/2026*	\$32,500

Maximum Annual Defined Contribution Plan Limit:**

For participants under age 50 by 12/31/2026	\$72,000
For participants age 50-59 by 12/31/2026	\$80,000
For participants age 60-63 by 12/31/2026	\$83,250
For participants 64 or older by 12/31/2026	\$80,000

Compensation Limit:	\$360,000
Highly Compensated Employee Threshold:	\$160,000
Highly Paid Individuals (HPIs) for mandatory Roth Catch-Up:	\$150,000
Key Employee Officer Compensation:	\$235,000
Social Security Wage Base:	\$184,500

* Only Governmental 457(b)'s allow for age 50 catch up. The over age 50 catch up is not available to 457(b) plans of tax-exempt organizations. ** Does not apply to any 457 plan.