

IRS Announces 2026 Retirement Plan Limits

In Notice 2025-67 (November 13, 2025), the IRS released the new limits on benefits and contributions for retirement plans. Current limits and historical context are provided below.

Type of Limitation	2026	2025	2024	2023
401(k) and 403(b) Elective Deferrals (not including adjustments and catch-ups)	\$24,500	\$23,500	\$23,000	\$22,500
457 Plan Limits (not including catch-ups)	24,500	23,500	23,000	22,500
Catch-Up Deferrals to 401(k), 403(b), 457(b), or SARSEP Plans	8,000	7,500	7,500	7,500
Annual Defined Benefit Plan Limit (age 62 with 10+ yrs. of plan participation)	290,000	280,000	275,000	265,000
Defined Contribution Plan Limit (to include SEP-IRA)	72,000	70,000	69,000	66,000
Annual Compensation Limit (maximum considered compensation)	360,000	350,000	345,000	330,000
Highly Compensated Employee (earned in the prior year)	160,000	160,000	155,000	150,000
SIMPLE Retirement Accounts (SIMPLE-IRA and SIMPLE 401(k) Plans)	17,000	16,500	16,000	15,500
Catch-Up Deferrals to Simple IRA Plan	4,000	3,500	3,500	3,500
Social Security Wage Base	184,500	176,100	168,600	160,200



**For Specialty Retirement Plan design and sales support, call:
Armando Testani at 800.346.7171 Ext: 7337**

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0011135XX 11/2025



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