The Retirement Group, llc

2026 IRS Limits

DESCRIPTION	2026	2025
401(k) Elective Deferral Limit (Pre-Tax and/or Roth)	**$24,500**	$23,500
401(k) Catch-up Deferral Limit – (50 or older)*see below (Pre-Tax and/or Roth)	**$8,000**	$7,500
401(k) Super Catch-up Deferral Limit – (ages 60, 61, 62 or 63)*see below (Pre-Tax and/or Roth)	**$11,250**	$11,250
401(k) Maximum Annual Contribution (Elective Deferrals and Employer Contributions)	**$72,000**	$70,000
Defined Benefit Plan Maximum Annual Contribution (Employer Contributions)	**$290,000**	$280,000
Annual Compensation Limit	**$360,000**	$350,000
*Mandatory Roth Catch-up - W2 Wage Threshold (2025 W2 FICA wages look back)	**$150,000**	-
HCE Determination - Compensation Threshold	**$160,000**	$160,000
Key Employee - Compensation Threshold	**$235,000**	$230,000
Social Security Taxable Wage Base	**$184,500**	$176,100

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