

2026 ANNUAL CONTRIBUTION LIMITS

Plan Limits

Type of Limitation	2026	2025	2024	2023
Elective Deferral Limit (401(k) and 403(b) Plans; Not Including Catch-Up Contributions)	\$24,500	\$23,500	\$23,000	\$22,500
Catch-Up Contribution Limit (401(k) and 403(b) Plans)	\$8,000	\$7,500	\$7,500	\$7,500
Elective Deferral Limit (SIMPLE Plans)	\$17,000	\$16,500	\$16,000	\$15,500
Catch-Up Contribution Limit (SIMPLE Plans)	\$4,000	\$3,500	\$3,500	\$3,500
Cash Balance/Defined Benefit Annual Limit	\$290,000	\$280,000	\$275,000	\$265,000
Defined Contribution Plan Limit	\$72,000	\$70,000	\$69,000	\$66,000
Annual Compensation Limit	\$360,000	\$350,000	\$345,000	\$330,000
Key Employee Threshold	\$235,000	\$230,000	\$220,000	\$215,000
Highly Compensated Employee Threshold	\$160,000	\$160,000	\$155,000	\$150,000
Income Subject to Social Security Tax	\$184,500	\$176,100	\$168,600	\$160,200
Secure 2.0 HCE Roth Catch-up Threshold	\$150,000	\$140,000	N/A	N/A

While the 2026 annual contribution and benefit limits have not changed significantly from last year here are a few of the highlights:

- The annual 401(k) and 403(b) limit has increased to \$24,500
- The Catch-Up Contribution Limit (401(k) and 403(b) Plans) increased to \$8,000
- The Elective Deferral limit (SIMPLE Plans) has increased to \$17,000
- The Cash Balance/Defined Benefit limit has increased to \$290,000
- The Defined Contribution Plan Limit increased to \$72,000
- The annual Compensation limit increased to \$360,000
- The Key Employee threshold increased \$235,000
- The Income Subject to Social Security Tax increased to \$184,500

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