

2026 Annual Retirement Contribution Limits

For Employer-Sponsored Plans

Contribution Limits	2025	2026
Elective Deferrals - 401(k), 403(b), and Most 457 Plans	\$23,500	\$24,500
Catch-up Contribution	\$7,500	\$8,000
Catch-up Contribution - Age 60 - 63	\$11,250	\$11,250
DC Plan Combined Annual Contribution Limit	\$70,000	\$72,000
Annual Compensation Limit	\$350,000	\$360,000
Highly Compensated Employee Threshold	\$160,000	\$160,000
Top Heavy Key Employee Dollar Limit	\$230,000	\$235,000
Mandatory Roth Catch-Up FICA Threshold*	\$150,000	**
Social Security Taxable Wage Base	\$176,100	\$184,500
SIMPLE Plan Contribution Limit	\$16,500	\$17,000
SIMPLE Plan Catch-up	\$3,500	\$4,000
SIMPLE Plan Catch-up - Age 60 - 63	\$5,250	\$5,250
Defined Benefit Annual Benefit Limit	\$280,000	\$290,000
IRA Contribution Limit	\$7,000	\$7,500
IRA Catch-Up	\$1,000	\$1,100

*Catch-Up deferrals made by highly paid participants must be made on a Roth Basis. For 2026, this applies to participants with more than \$150,000 of FICA wages in 2025.

**For 2026, the threshold is pending IRS release and will be updated when available.

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