



2026 Retirement Plan Contribution Limits

The Internal Revenue Service (IRS) today announced its annual update to dollar limitations for retirement plans for the 2026 tax year. The table below provides a few highlights.

The IRS today announced the updated retirement plan contribution limits for the 2026 tax year. These adjustments reflect cost-of-living changes and help individuals and employers plan more effectively for retirement savings and benefits strategy.

If you contribute to a 401(k), 403(b), 457(b), traditional individual retirement account (IRA), Roth IRA, or manage a workplace retirement plan, now is a great time to review the thresholds and adjust your contributions accordingly.

The new limits may present opportunities to increase tax-deferred savings or fine-tune retirement strategies in alignment with your long-term goals.

Below is a snapshot of the 2026 contribution limits.



Retirement Plan Limits	2026	2025	2024	2023	2022
Elective contribution limit for 401(k), 403(b) and most 457 plans	\$24,500	\$23,500	\$23,000	\$22,500	\$20,500
Catch-up contribution limit for 401(k), 403(b) and most 457 plans (employees over the age of 50)	\$8,000	\$7,500	\$7,500	\$7,500	\$6,500
Catch-up contribution limit for 401(k), 403(b) and most 457 plans (for employees ages 60 - 63)	\$11,250	\$11,250			
Defined contribution limit under Section 415(c)(1)(A)	\$72,000	\$70,000	\$69,000	\$66,000	\$61,000
Annual compensation limit under Sections 401(a)(17), 404(l), 408(k)(3)(C), and 408(k)(6)(D)(ii)	\$360,000	\$350,000	\$345,000	\$330,000	\$305,000
Annual compensation limit for highly compensated employees	\$160,000	\$160,000	\$155,000	\$150,000	\$135,000
Defined benefit limit under Section 415(b)(1)(A)	\$290,000	\$280,000	\$275,000	\$265,000	\$245,000
Annual compensation limit for key employees	\$235,000	\$230,000	\$220,000	\$215,000	\$200,000
Individual Retirement Account (IRA)	\$7,500	\$7,000	\$7,000	\$6,500	\$6,000
Individual Retirement Account (IRA) Catch-up	\$1,100	\$1,000	\$1,000	\$1,000	\$1,000
Roth catch-up wage threshold	\$150,000				

Source: “2026 Amounts Relating to Retirement Plans and IRAs, as Adjusted for Changes in Cost-of-Living,” IRS

Whether you’re optimizing your personal retirement contributions or reviewing employer-sponsored plan limits, our advisors are here to guide you through what these changes could mean for your financial future.

Align Your Strategy with the New 2026 IRS Contribution Limits

To learn more about how these changes may impact your plan or portfolio, contact your CAPTRUST financial advisor at 800.216.0645, or visit our [locations page](#) to connect with an advisor near you.

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Have questions? Need help? Call the CAPTRUST at Work Desk at 800.967.9948, or [schedule an appointment](#) with a retirement counselor today.

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