Axia Advisory

Retirement Plan Limits for the Tax Year 2026

On November 13, 2025, the IRS announced[1] cost-of-living adjustments affecting dollar limitations for pension plans and other retirement-related items for tax year 2026. Here are the highlights. This update is for informational purposes and is not intended as tax or legal advice.

401(k) Plan Limits for Year	**2026**	**2025**	**2024**	**2023**	**2022**
401(k) Elective Deferrals	**$24,500**	$23,500	$23,000	$22,500	$20,500
Catch-Up Age 50 Limit	**$8,000**	$7,500	$7,500	$7,500	$6,500
Catch-Up Age 60-63 Limit (optional)	**$11,250**	$11,250	-	-	-
Annual Defined Contribution Limit	**$72,000**	$70,000	$69,000	$66,000	$61,000
Annual Compensation Limit	**$360,000**	$350,000	$345,000	$330,000	$305,000
Highly Compensated Employees	**$160,000**	$160,000	$155,000	$150,000	$135,000
Non-401(k) Related Limits					
403(b)/457 Elective Deferrals	**$24,500**	$23,500	$23,000	$22,500	$20,500
IRA Contribution Limit	**$7,500**	$7,000	$7,000	$6,500	$6,000
IRA Catch-Up Contribution Limit	**$1,100**	$1,000	$1,000	$1,000	$1,000
SIMPLE Employee Deferrals	**$17,000**	$16,500	$16,000	$15,500	$14,000
SIMPLE Catch-Up Limit	**$4,000**	$3,500	$3,500	$3,500	$3,000
Heath Savings Accounts					
Individual Contribution Limit	**$4,400**	$4,300	$4,150	$3,850	$3,650
Family Contribution Limit	**$8,750**	$8,550	$8,300	$7,750	$7,300
Catch-Up Age 55 Limit	**$1,000**	$1,000	$1,000	$1,000	$1,000

[1]I.R.S, *2026 Amounts Relating to Retirement Plans and IRAs, as Adjusted for Changes to Cost-of-Living*, Notice 2025-67 (released Nov. 13)