



On November 13, 2025, the IRS announced cost-of-living adjustments to dollar limitations for pension plans and other retirement-related items for the 2026 tax year. Here are the highlights:

Chart of Select Limits

401(k) Plan Limits by Year	2026	2025	2024
401(K) Elective Deferrals	\$24,500	\$23,500	\$23,000
Annual Defined Contribution Limit	\$72,000	\$70,000	\$69,000
Annual Compensation Limit	\$360,000	\$350,000	\$345,000
Catch-Up Contribution Limit	\$8,000	\$7,500	\$7,500
Super Catch-Up (60-63)	\$11,250		
Highly Compensated Employees	\$160,000	\$160,000	\$155,000
Non-401(k) Related Limits			
403(b)/ 457 Elective Deferrals	\$24,500	\$23,400	\$23,000
SIMPLE Employee Deferrals	\$17,000	\$16,500	\$16,000
SIMPLE Catch-Up Deferrals	\$4,000	\$3,500	\$3,500
SEP Minimum Compensation	\$750	\$750	\$750
Social Security Wage Base	\$184,500	\$176,100	\$168,600