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# IRS benefit and contribution limits

## For 403(b), 457(b), 401(a) and 401(k) retirement plans

On November 13, 2025, the Internal Revenue Service announced cost-of-living adjustments applicable to dollar limitations for pension plans and other items for tax year 2026.

	2026	2025
<b>Employer and employee contribution limits</b>		
<b>403(b) and 401(k) plans</b> (calendar-year basis)	\$24,500	\$23,500
<b>457(b) plans (governmental only)</b> (includes salary reduction contributions and any employer contributions)	\$24,500 (plus \$8,000 for age 50+ or \$11,250 for ages 60–63)	\$23,500 (plus \$7,500 for age 50+ or \$11,250 for ages 60–63)
<b>Overall contribution limit for 403(b) and 401(a)/401(k) plans</b> (separate overall limits for 403(b) and 401(a)/401(k) plans)	\$72,000 (plus \$8,000 for age 50+ or \$11,250 for ages 60–63)	\$70,000 (plus \$7,500 for age 50+ or \$11,250 for ages 60–63)
<b>Catch-up contribution limits</b> (subject to plan rules, restrictions and calculations)		
<b>Age 50+ catch-up contributions in 403(b), 457(b) and 401(k) plans</b> (In 2026, must be made to a Roth account if 2025 W-2 Box 3 Social Security Income is more than \$150,000)	\$8,000	\$7,500
<b>Ages 60–63 catch-up contributions in 403(b), 457(b) and 401(k) plans</b> (In 2026, must be made to a Roth account if 2025 W-2 Box 3 Social Security Income is more than \$150,000)	\$11,250	\$11,250
<b>15 years of service catch-up for 403(b) plans only</b> (maximum \$15,000)	\$3,000	\$3,000
<b>3-year catch-up for 457(b) plans</b>	The lesser of underutilized limit or \$49,000	The lesser of underutilized limit or \$47,000
<b>Compensation limits</b>		
<b>Annual compensation limit</b> (100% of compensation if less than dollar limit. Limits are different for Puerto Rico.)	\$360,000	\$350,000
<b>Highly compensated employee</b>	\$160,000	\$160,000
<b>Taxable wage base — old age, survivors and disability insurance</b> (Income subject to Social Security tax.)	\$184,500	\$176,100

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