

TAX-YEAR 2026

RETIREMENT CONTRIBUTION LIMITS

On **November 13th, 2025** the IRS announced cost of living adjustments changing dollar limitations for retirement-related accounts for the tax year 2026.

PLAN LIMITS FOR THE YEAR:	2026	2025	2024
401k, 403b, 457 Elective Deferrals	\$24,500	\$23,500	\$23,000
401k, 403b, 457 Catch-Up Contribution Limit (age 50 or over)	\$8,000	\$7,500	\$7,500
401k, 403b, 457 Super Catch-Up Contribution Limit* (age 60, 61, 62, or 63)	\$11,250	\$11,250	-
IRA Contribution Limit	\$7,500	\$7,000	\$7,000
IRA catch-up Contribution Limit (age 50 or over)	\$1,100	\$1,000	\$1,000
Roth Catch-Up Contribution Wage Threshold (prior year's wages)	\$150,000	-	-
HSA Individual Contribution Limit	\$4,400	\$4,300	\$4,150
HSA Individual with Family Coverage Contribution Limit	\$8,750	\$8,550	\$8,300
SIMPLE Employee Deferrals	\$17,000	\$16,500	\$16,000
SIMPLE Catch-Up Deferral	\$4,000	\$3,500	\$3,500
SIMPLE Super Catch-Up Deferral** (age 60, 61, 62, or 63)	\$5,250	\$5,250	-
Annual Defined Contribution Plan Limit	\$72,000	\$70,000	\$69,000
Social Security Wage Base	\$184,500	\$176,100	\$168,600

For full list of limitations for retirement-related items for tax year 2026, please visit [IRS.GOV](https://www.irs.gov). Please note, annual contribution rates are based on the IRS 2026 retirement plan limitations and are subject to change.

*For plans which adopted this voluntary SECURE 2.0 provision: A higher catch-up contribution limit applies for employees aged 60, 61, 62 and 63 who participate in these plans. For 2026, this higher catch-up contribution limit is \$11,250 instead of \$8,000.

**For plans which adopted this voluntary SECURE 2.0 provision: A higher catch-up contribution limit applies for employees aged 60, 61, 62 and 63 who participate in SIMPLE plans. For 2026, this higher catch-up contribution limit is \$5,250.



Chat or Email Us:
smartmap.worldadvisors.com
smartmap@worldadvisors.com



Call Us:
 (888) 736-4015
 M-F 8:30 AM - 8:00 PM EST



Schedule a Call:
 Scan QR code or visit
smartmap.worldadvisors.com/contact-us