

2026

RETIREMENT PLAN CONTRIBUTION LIMITS

The table below outlines the key Internal Revenue Service (IRS) annual cost of living adjustments affecting dollar limitations for qualified retirement plans and other retirement-related items for tax year 2026. These limits are effective January 1, 2026.

If you have any questions, please do not hesitate to reach out to your SageView team.

AREAS OF IMPACT	2026	2025	2024
Employee Elective Deferral Limits – 401(k), 403(b) & 457	\$24,500	\$23,500	\$23,000
Catch-Up Contributions Limit*	\$8,000	\$7,500	\$7,500
Defined Contribution Maximum	\$72,000	\$70,000	\$69,000
Annual Compensation Maximum	\$360,000	\$350,000	\$345,000
Highly Compensated Employee	\$160,000	\$160,000	\$155,000
Social Security Taxable Wage Base	\$184,500	\$176,100	\$168,600
Key Employee	\$235,000	\$230,000	\$220,000
Defined Benefit Maximum	\$290,000	\$280,000	\$275,000

AREA OF IMPACT	2025 Wage Limit, Applied in 2026
Roth Catch-Up FICA Wage Threshold	\$150,000

*Catch-Up Contributions can be made any time during or after the year in which the retirement plan participant turns 50. IRS notice 2025-67 stated that participants who will reach ages 60, 61, 62, or 63 by the end of the calendar year may use an alternate increased catch-up contribution amount of \$11,250, which remains unchanged in 2026. This provision is optional.

The FICA wage threshold requiring Catch-Up Contributions to be made in Roth form starting in 2026 was indexed from the statutory threshold, \$145,000, to \$150,000 for 2025. This means that employees who earned \$150,000 or more in FICA wages from the employer in plan year 2025 will be required to make 2026 Catch-Up contributions in Roth form.

Health Savings Account (HSA) Annual Contribution Limit

HSA ACCOUNT	2026	2025	2024
Individual	\$4,400	\$4,300	\$4,150
Family	\$8,750	\$8,550	\$8,300
Catch-Up Contribution (age 55 and older)* *	\$1,000	\$1,000	\$1,000

**Catch-up contributions can be made any time during or after the year in which the HSA participant turns 55. Unlike other limits, the HSA catch-up contribution amount is not indexed; any increase would require statutory change.