Independent Actuaries, Inc.

Retirement Plan Limits for 2026 and Earlier

The IRS has released the 2026 amounts for various plan-related limits.
Independent Actuaries is pleased to provide this summary.

Limit and IRC Section	2026	2025	2024	2023	2022
Defined Benefit Plan Dollar Limit IRC §415(b)(1)(A)	**$290,000**	$280,000	$275,000	$265,000	$245,000
Defined Contribution Plan Limit IRC §415(c)(1)(A)	**$72,000**	$70,000	$69,000	$66,000	$61,000
401(k)/403(b) Elective Deferral Limit IRC §402(g)(1)	**$24,500**	$23,500	$23,000	$22,500	$20,500
Governments/Tax-Exempts Deferral Limit IRC §457(e)(15)	**$24,500**	$23,500	$23,000	$22,500	$20,500
401(k)/403(b)/457/SARSEP "Catch Up" Limit IRC §414(v)(2)(B)(i)	**$8,000**	$7,500	$7,500	$7,500	$6,500
401(k)/403(b)/457/SARSEP "Catch Up" Limit (Age 60-63) IRC §414(v)(2)(E)(i)	**$11,250**	$11,250			
Annual Compensation Limit IRC §§401(a)(17), 404(l)	**$360,000**	$350,000	$345,000	$330,000	$305,000
Highly Compensated Employee (HCE) Limit IRC §414(q)(1)(B) *(Compensation exceeding limit will make someone an HCE next year.)*	**$160,000**	$160,000	$155,000	$150,000	$135,000
Highly Paid Individual (HPI) Limit IRC §414(v)(7)(A) *(Compensation exceeding limit will make someone an HPI next year.)*		$150,000			
Key Employee Officer Compensation IRC §416(i)(1)(A)(i)	**$235,000**	$230,000	$220,000	$215,000	$200,000
SEP Minimum Compensation IRC §408(k)(2)(C)	**$800**	$750	$750	$750	$650
SEP Compensation IRC §408(k)(3)(C)	**$360,000**	$350,000	$345,000	$330,000	$305,000
SIMPLE Employee Contribution Limit IRC §408(p)(2)(E)	**$17,000**	$16,500	$16,000	$15,500	$14,000
SIMPLE "Catch-Up" Deferral Limit IRC §414(v)(2)(B)(ii)	**$4,000**	$3,500	$3,500	$3,500	$3,000
SIMPLE "Catch-Up" Deferral Limit (Age 60-63) IRC §414(v)(2)(E)(ii)	**$5,250**	$5,250			

We provide actuarial, consulting and administrative services for a wide variety of retirement plan types, with a primary focus on defined benefit pension plans. Please contact us if you would like information about our services.

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