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Insights: Alerts

2026 Retirement Plan Limits

November 13, 2025

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The IRS has announced inflation-adjusted limits for retirement plans in Notice 2025-67. The 2026 retirement plan limits are summarized below.

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	2025	2026
Maximum Elective Deferrals to §401(k), §403(b), and §457(b) Plans	$23,500	$24,500
Maximum Catch-up Elective Deferrals to Plans (for participants ages 50-59 or ages 64 or older by the end of the year)	$7,500	$8,000
Maximum Catch-up Elective Deferrals to Plans (for participants ages 60-63 by the end of the year)	$11,250	$11,250
Section 415 Limits • Defined Contribution Plan Annual Addition Maximum • Defined Benefit Plan Dollar Maximum	$70,000 $280,000	$72,000 $290,000
Annual Compensation Limit under §§401(a)(17), 404(l) and 408(k)	$350,000	$360,000
§414(v)(7)(A) FICA wage threshold for Roth catch-up requirement based on prior year FICA wages (i.e., threshold amount reported in the column for 2026 reflects threshold applied in 2026 based on 2025 FICA wages)	$145,000	$150,000
§414(q) Highly Compensated Employee definition	$160,000	$160,000
§416(i) Top-Heavy Compensation – Used to determine officers as key employees	$230,000	$235,000
Maximum eligible distribution to victims of domestic abuse (if added to the Plan)	$10,300	$10,500
Maximum pension-linked emergency savings account (if added to the Plan)	$2,500	$2,600
Premiums paid for qualifying longevity annuity contracts	$210,000	$210,000

§409(o) Maximum ESOP Account Balance Subject to 5-Year Distribution Period	$1,415,000	$1,455,000
ESOP Amount Used to Determine Extensions of the 5-Year Distribution Period	$280,000	$290,000

Related People

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