

Retirement Plan Limits for Tax Year 2026

Plan Name	IRS Code	2026	2025	2024	2023	2022	2021
457(b) Elective Deferral	457(b)	\$24,500	\$23,500	\$23,000	\$22,500	\$20,500	\$19,500
457(b) Age 50 Catch-up	Catch-up Contributions 414(v)(2)(B)(i)	\$8,000	\$7,500	\$7,500	\$7,500	\$6,500	\$6,500
457(b) Special Catch-up	457(b)	Up to \$49,000	Up to \$47,000	Up to \$46,000	Up to \$45,000	Up to \$41,000	Up to \$39,000
Roth 457(b) Elective Deferral	457(b)	\$24,500	\$23,000	\$23,000	\$22,500	\$20,500	\$19,500
Roth 457(b) Age 50 Catch-up	457(b)	\$8,000	\$7,500	\$7,500	\$7,500	\$6,500	\$6,500
Age 60-63 Super Catch-up	457(b)	\$11,250	\$11,250	N/A	N/A	N/A	N/A
415(b) Replacement Benefit Plan	Defined Benefit Limits 415(b)(1)(A)	\$290,000	\$280,000	\$275,000	\$265,000	\$245,000	\$230,000
401(a)(17) Supplemental Plan	Annual Compensation 401(a)(17)/404(l)	\$360,000	\$350,000	\$345,000	\$330,000	\$305,000	\$290,000
401(a) Money Purchase Plan	Defined Contribution Limits 415(c)(1)(A)	\$72,000	\$70,000	\$69,000	\$66,000	\$61,000	\$58,000
Taxable Wage Base	Social Security (OASDI only)	\$184,500	\$176,100	\$168,600	\$160,200	\$147,000	\$142,800

	Social Security Participants	Non-Social Security Participants
PEPRA Compensation Limits	\$159,733 (Year 2026)	\$191,679 (Year 2026)
	\$155,081 (Year 2025)	\$186,096 (Year 2025)
	\$151,446 (Year 2024)	\$181,734 (Year 2024)
	\$146,042 (Year 2023)	\$175,250 (Year 2023)
	\$134,974 (Year 2022)	\$161,969 (Year 2022)

The Age 50+ Catch-up provision allows people over age 50 to contribute more to their deferred comp account.

The Special 457(b) Catch-up Provision is part of the Section 457(b) of the Internal Revenue Code and was amended by the Pension Protection Act of 2006. Participants who have not contributed the maximum limit under IRS law in previous years may contribute an amount less than or equal to the maximum limit (essentially, up to double the maximum) in the three years prior to the individual's normal retirement age.

The Super Catch-Up is available to individuals ages 60-63 for the higher catch-up contribution limit, must have already contributed the maximum deferral amounts annually, once participant turns 64, they revert to the Age 50+ Catch up contribution limit.