2026 RETIREMENT PLAN LIMITS

Defined Contribution Plan Limits	2025	2026	Change
Maximum employee elective deferral	$23,500	$24,500	+$1,000
Employee catch-up contribution (if age 50 or older by year-end)*	$7,500	$8,000	+$500
Super Catch Up (Age 60 to 63) (not in addition to catch up)	$11,250	$11,250	+$0
Defined contribution maximum limit, all sources	$70,000	$72,000	+$2,000
Employee compensation limit for calculating contributions	$350,000	$360,000	+$10,000
Key employees' compensation threshold for nondiscrimination testing	$230,000	235,000	+$5,000
Highly compensated employees' threshold for nondiscrimination testing	$160,000	$160,000	+$0

*The $8,000 catch-up contribution limit for participants age 50 or older applies from the start of the year to those turning 50 at any time during the year.

Source: IRS Notice 2021-61.

United Pension Designs, LLC
5450 Bruce B Downs Blvd - #350
Wesley Chapel, FL 33544
Phone: 860.498.8414
Fax: 860.812.2600