# IRS Pension Limits

| 401(k) Plan Limits for Year | 2026 | 2025 | 2024 | 2023 | 2022 | 2021 |
|---|---|---|---|---|---|---|
| 401(k) Elective Deferral | $24,500 | $23,500 | $23,000 | $22,500 | $20,500 | $19,500 |
| Annual Defined contribution Limit | $72,000 | $70,000 | $69,000 | $66,000 | $61,000 | $58,000 |
| Annual Compensation Limit | $360,000 | $350,000 | $345,000 | $330,000 | $305,000 | $290,000 |
| Catch-Up Contribution Limit | $8,000 | $7,500 | $7,500 | $7,500 | $6,500 | $6,500 |
| Catch Up Contribution* (age 60,61,62, 63) | $11,250 | $11,250 | N/A | N/A | N/A | N/A |
| Highly Compensated Employee | $160,000 | $160,000 | $155,000 | $150,000 | $135,000 | $130,000 |
| **Non-401(k) related Limits** | | | | | | |
| 403b/457 elective Deferral | $24,500 | $23,500 | $23,000 | $22,500 | $20,500 | $19,500 |
| Social Security Wage Base | $184,500 | $176,100 | $168,600 | $160,200 | $147,000 | $142,800 |

Note: If you earned more than $150,000 in 2025, any catch-up contributions you make in 2026 must be Roth.

* Due to Secure 2.0 optional provision

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