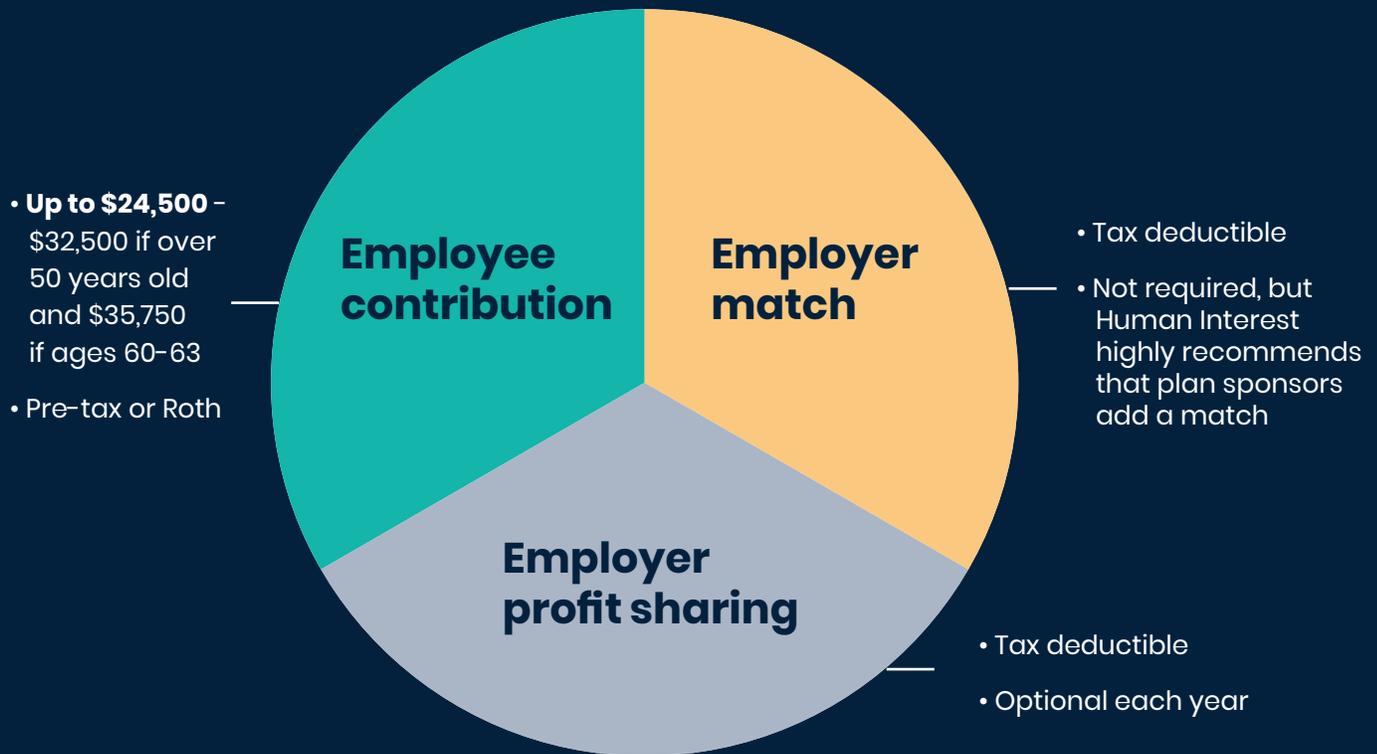


# 2026 IRS 401(k) limits

Up to **\$72,000** per person<sup>1</sup>

with maximum employer and employee contribution – \$80,000 if over 50 years old and \$83,250 if ages 60–63.



## 401(k) plan limits by year

401(k) plan limits	2026	2025	2024	2023
401(k) employee contributions	\$24,500	\$23,500	\$23,000	\$22,500
Annual defined contribution limit	\$72,000	\$70,000	\$69,000	\$66,000
Annual compensation limit	\$360,000	\$350,000	\$345,000	\$330,000
Catch-up contribution limit	\$8,000	\$7,500	\$7,500	\$7,500
Highly-compensated employees	\$160,000	\$160,000	\$155,000	\$150,000
Catch-up contribution limit if ages 60–63	\$11,250	\$11,250		

<sup>1</sup> The annual additions paid to a participant's account cannot exceed the lesser of: 100% of the participant's compensation, or \$72,000 (not including catch-up contributions) for 2026. However, an employer's deduction for contributions to a defined contribution plan (profit-sharing plan or money purchase pension plan) cannot be more than 25% of the compensation paid (or accrued) during the year to eligible employees participating in the plan (see Employer Deduction in [Publication 560, Retirement Plans for Small Business \(SEP, SIMPLE, and Qualified Plans\)](#)).

401(k) limit increases to \$24,500 for 2026, IRA limit increases to \$7,500. IRS.gov. November 2025.

Human Interest Inc. is an affordable, full-service 401(k) and 403(b) provider that seeks to make it easy for small and medium-sized businesses to assist their employees invest for retirement. For more information, please visit [humaninterest.com](https://humaninterest.com).

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