

2026 Retirement Plan Contribution Limits

Quick-Take: The IRS just published the inflation adjusted retirement plan contribution limits for 2026.

Notice 2025-67: The IRS announced the dollar limits for retirement plan contributions for 2026.

Traditional and Roth IRAs: The annual limit on contributions to traditional or Roth IRAs for 2026 will be **\$7,500**. This is an increase from \$7,000 for 2025.

401(k), 403(b) and 457s: The annual limit on contributions to 401(k) accounts, 403(b) accounts, and most 457 accounts, and the federal government's Thrift Savings Plan, will be **\$24,500**, up from \$23,500 for 2025.

Catch-up Contributions: IRA owners age 50 and older can make a catch-up IRA contribution of **\$1,100**. This is an increase from the catch-up contribution limit of \$1,000 in 2025. For participants in 401(k), 403(b), and 457 plans, if they are age 50 or older, their catch-up contribution will be **\$8,000**, which is an increase from the 2025 catch-up contribution limit of \$7,500.

Super Catch-up Contribution Limit: The SECURE 2.0 Act created a 'super' catch-up contribution option for plan participants who are ages 60, 61, 62 and 63 of **\$11,250**. This amount will **not** be adjusted for inflation for 2026, so it remains the same.

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