2026 PLAN LIMITS & THRESHOLDS CHART

CMC Interactive
Retirement Plan Solutions

Defined Contribution Plans

	2026	2025	Change
Maximum employee elective deferral (age 49 or younger)	**$24,500**	$23,500	+$1,000
Employee catch-up contribution (age 50 or older by year-end)	**$8,000**	$7,500	+$500
Secure Act 2.0 increased catch-up (ages 60-63)	**$11,250**	$11,250	$0
Defined contribution maximum limit, employee + employer (excluding catch up contribution)	**$72,000**	$70,000	+$2,000
Employee compensation limit for calculating contributions	**$360,000**	$350,000	+$10,000
Key employees' compensation threshold for top-heavy plan testing	**$235,000**	$230,000	+$5,000
Highly compensated employees' threshold for nondiscrimination testing	**$160,000**	$160,000	$0
Roth catch-up wage threshold	**Not issued yet**	$150,000	N/A
Social Security Taxable Wage Base	**$184,500**	176,100	+$8,400

Source: IRS Notice 2025-67.