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2026 IRS Limits Announced

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The IRS has announced the 2026 cost of living adjustments to qualified plan limits. Below are the highlights, and our full historical chart can be found [here](#) for easy reference. In addition, the wage threshold for the Roth catch-up mandate has been increased from \$145,000 to \$150,000 for 2026 (based on 2025 FICA wages).

	2026	2025	2024
Annual Compensation	360,000	350,000	345,000
Elective Deferrals	24,500	23,500	23,000
Catch-up Contributions	8,000*	7,500*	7,500
Defined Contribution Limit	72,000	70,000	69,000
ESOP Distribution Limits	1,455,000 290,000	1,415,000 280,000	1,380,000 275,000
Defined Benefit Limit	290,000	280,000	275,000
HCE Threshold	160,000	160,000	155,000
Key Employee	235,000	230,000	220,000
457 Elective Deferrals	24,500	23,500	23,000
Taxable Wage Base	184,500	176,100	168,600

*There are increased catch-up limits for ages 60-63 if the Plan so provides

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