

IRS Announces 2026 Contribution Limit Changes

Selected benefit and contribution dollar limits 2026-2021

Limitation code section	2026	2025	2024	2023	2022	2021
Elective Deferrals §§401(k)/403(b), §402(g)(1)	24,500	23,500	23,000	22,500	20,500	19,500
Elective Deferrals §457(b) Plan	24,500	23,500	23,000	22,500	20,500	19,500
Special Catch-Up §457(e)(15), §457(b)(3)	49,000	47,000	46,000	45,000	41,000	39,000
Age 50+ Catch-Up §414(v)(2)(B)(i)	8,000	7,500	7,500	7,500	6,500	6,500
Ages 60-63 Catch-Up §414(v)(2)(E)(i)	11,250	11,250				
Roth Catch-Up Wage Threshold for Prior Year §414(v)(7)(A)	150,000					
Defined Contribution Plans §415(c)(1)(A)	72,000	70,000	69,000	66,000	61,000	58,000
Defined Benefit Plan Limit §415(b)(1)(A)	290,000	280,000	275,000	265,000	245,000	230,000
Annual Compensation Limit §401(a)(17)	360,000	350,000	345,000	330,000	305,000	290,000
Highly Compensated Employee §414(q)(1)(B)	160,000	160,000	155,000	150,000	135,000	130,000
SIMPLE Maximum Contribution §408(p)(2)(E)	17,000	16,500	16,000	15,500	14,000	13,500
Age 50+ SIMPLE Catch-Up §414(v)(2)(B)(ii)	4,000	3,500	3,500	3,000	3,000	3,000
Age 60-63 SIMPLE Catch-Up §414(v)(2)(E)(ii)	5,250	5,250				
Key Employees §416(i)(1)(A)(i)	235,000	230,000	220,000	215,000	200,000	185,000
IRA/Roth Contribution Limit §219(b)(5)(A)	7,500	7,000	7,000	6,500	6,000	6,000
IRA/Roth Catch-Up Limit §219(b)(5)(B)	1,100	1,000	1,000	1,000	1,000	1,000
Saver's Tax Credit AGI Limits						
• Married Filing Jointly	80,500	79,000	76,500	73,000	68,000	66,000
• Head of Household	60,375	59,250	57,375	54,750	51,000	49,500
• Married Filing Separately/Single	40,250	39,500	38,250	36,500	34,000	33,000
Social Security Wage Base	184,500	176,100	168,600	160,200	147,000	142,800
Self-only HSA Contribution Limit	4,400	4,300	4,150	3,850	3,650	3,600
Family HSA Contribution Limit	8,750	8,550	8,300	7,750	7,300	7,200

Consumer-directed healthcare (CDH) contribution limits

Account type	2025 limit	Catch-up (age 55+)	2026 limit	Catch-up (age 55+)	Funding source	Key notes/eligible expenses
Health savings account (HSA) – Individual	\$4,300	+\$1,000	\$4,400	+\$1,000	Employee and/or employer	Must be enrolled in a qualified high-deductible health plan (HDHP); funds roll over year to year
Health savings account (HSA) – Family	\$8,550	+\$1,000	\$8,750	+\$1,000	Employee and/or employer	Same HDHP requirement; tax-free growth and withdrawals for qualified expenses
Health flexible spending account (FSA)	\$3,200	N/A	\$3,400	N/A	Employee	Use-it-or-lose-it rule; employers may offer up to \$640 carryover or a grace period
Limited purpose FSA (dental/vision only)	\$3,200	N/A	\$3,400	N/A	Employee	For those enrolled in an HSA; covers dental and vision expenses only
Dependent care FSA (DCFSA)	\$5,000	N/A	\$7,500	N/A	Employee	\$3,750 per individual or married filing separately; covers daycare, preschool, elder care
Health reimbursement arrangement (HRA)	Employer- defined	N/A	Employer- defined	N/A	Employer only	Employer-funded; funds typically do not roll over unless allowed by plan
Commuter benefits – Transit	\$320/ month	N/A	\$340/ month	N/A	Employee (pretax)	Covers bus, subway, train, vanpool passes
Commuter benefits – Parking	\$320/ month	N/A	\$340/ month	N/A	Employee (pretax)	Covers work-related parking expenses
Lifestyle spending account (LSA)	Employer- defined	N/A	Employer- defined	N/A	Employer only	Taxable benefit; covers wellness, fitness, mental health, and other lifestyle- related expenses

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