

2026

Retirement Plan Limits

	2026	2025
401(k) & 403(b) Deferral Limit	24,500	23,500
457 Deferral Limit	24,500	23,500
401(k), 403(b), 457 Catch-up Contribution Limit	8,000	7,500
SIMPLE Deferral Limit	17,000	16,500
SIMPLE Catch-up Contribution Limit	4,000	3,500
Annual Compensation Limit	360,000	350,000
Defined Benefit 415 Limit	290,000	280,000
Defined Contribution 415 Limit	72,000	70,000
Dollar Limit for HCE's	160,000	160,000
Dollar Limit for Key Employees	235,000	230,000
Social Security Taxable Wage Base	184,500	176,100

About TRPC

Since 1992, TRPC has served as an expert and nationwide partner to employers, financial professionals, and Professional Employer Organizations by designing, implementing, and managing employee retirement savings programs. Our firm's service platform offers full customization to ensure plan designs are tailored to employer objectives. TRPC's intuitive user site inspires plan participants to establish their retirement savings goals and self-service when adjustments are needed. Plan participants are empowered to manage their plan accounts confidently to meet their retirement savings goals and achieve overall financial wellness.

The Retirement Plan Company is becoming Daybright Financial—part of a unified rebrand of our parent company, U.S. Retirement & Benefits Partners, and all its firms.