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2026 IRS 401(k) Contribution Limits

Higher 2026 limits open new planning opportunities for employers and employees.

COMBINED EMPLOYEE & EMPLOYER LIMIT

Up to **$72,000** per participant

Combined employee and employer contributions. Up to **$80,000** for participants age 50 or older, and up to **$83,250** for eligible participants ages 60–63.

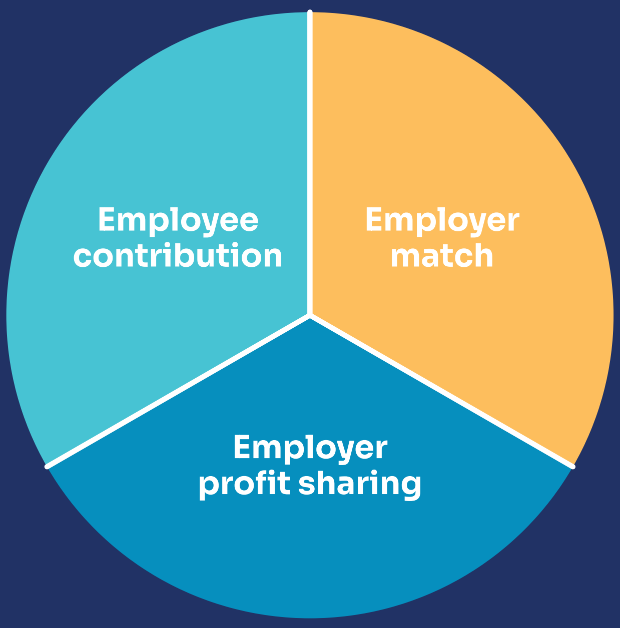
Employee contribution

Up to $24,500

$32,500 for age 50 or older

$35,750 for ages 60–63

Pre-tax or Roth, if offered by the plan



Employer match

Many employers match to support participation and retention

May be deductible, subject to applicable rules

Employer profit sharing

Optional each year, subject to plan design

May be deductible, subject to applicable rules

401(k) plan limits by year

401(k) plan limits	2026	2025	2024	2023
401(k) employee contributions	$24,500	$23,500	$23,000	$22,500
Annual defined contribution limit	$72,000	$70,000	$69,000	$66,000
Annual compensation limit	$360,000	$350,000	$345,000	$330,000
Catch-up contribution limit	$8,000	$7,500	$7,500	$7,500
Highly-compensated employees	$160,000	$160,000	$155,000	$150,000
Catch-up contribution limit if ages 60–63	$11,250	$11,250	—	—

Talk with Asure about payroll integration, plan design, and retirement readiness for 2026.

Connect with Asure

Source: IRS 2026 retirement plan contribution limits. Contribution availability depends on plan design, participant eligibility, compensation, nondiscrimination testing, and applicable IRS rules. Employer contributions may be deductible, subject to applicable rules. Figures shown are combined employee and employer limits unless otherwise noted. The chart is illustrative and does not represent exact contribution proportions.