SCHOOLSFIRST
PLAN ADMINISTRATION

2026
Retirement Plan Limits

CODE SECTION	EXPLANATION	2026	2025	2024	2023
402(g)(1) Elective Deferrals	Maximum amount employees can contribute to a 401(k) or 403(b) plan	**$24,500**	$23,500	$23,000	$22,500
457(b)(2) and 457(c)(1) Limits	Maximum amount an employee and/or employer can contribute to a 457 plan	**$24,500**	$23,500	$23,000	$22,500
414(v)(2)(B)(i) Catch-up Contributions	Additional amount those over age 50 can contribute to a 401(k), 403(b) plan or governmental 457(b) plan	**$8,000**	$7,500	$7,500	$7,500
414(v)(2)(E)(i) Catch-up Contributions	Additional amount for those ages 60, 61, 62 and 63 can contribute to a 401(k), 403(b) plan or governmental 457(b) plan (amount includes over age 50 catch-up)	**$11,250**	$11,250	N/A	N/A
414(v)(7)(A) Roth Catch-up Contribution Wage Threshold	Roth catch-up wage threshold used to determine whether age based catch-up contributions to a 401(k), 403(b) plan, or governmental 457(b) plan must be designated as Roth contributions	**$150,000**	$145,000	N/A	N/A
414(q)(1)(B) Highly Compensated Employee Threshold	Compensation amount used to determine highly compensated employees (lookback year)	**$160,000**	$160,000	$155,000	$150,000
415(c)(1)(A) Defined Contribution Limits	Annual limit on all contributions (employee and employer) for 401(k) and 403(b) plans	**$72,000**	$70,000	$69,000	$66,000
Annual Compensation Limit	Maximum compensation for qualified plan purposes	**$360,000**	$350,000	$345,000	$330,000
Taxable Wage Base	Social Security wage base	**$184,500**	$176,100	$168,600	$160,200

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