

2026 Retirement Plan Limits

CONTRIBUTION LIMITS

The Internal Revenue Code provides for dollar limitations on benefits and contributions under qualified retirement plans. IRC Section 415 requires the limits to be adjusted annually for cost-of-living increases. The calculation of the limits is linked to Consumer Price Index data.

	2026	2025	2024	2023
Elective Deferrals	\$24,500	\$23,500	\$23,000	\$22,500
Catch-Up Contributions	\$8,000	\$7,500	\$7,500	\$7,500
“Super” Catch-Up Contributions (Age 60-63)	\$11,250	\$11,250	n/a	n/a
Annual Contribution Limit	\$72,000	\$70,000	\$69,000	\$66,000
Annual Compensation Limit	\$360,000	\$350,000	\$345,000	\$330,000
Highly Compensated Threshold	\$160,000	\$160,000	\$155,000	\$150,000

The **ELECTIVE DEFERRAL LIMIT** is the maximum calendar year contribution that can be made on a pre-tax or Roth basis to a 401(k) or 403(b) plan.

Plan participants who are, or will turn, 50 years of age during the calendar year are eligible to make **CATCH-UP CONTRIBUTIONS**. This amount is in addition to the **ELECTIVE DEFERRAL LIMIT** and may be made on a pre-tax or Roth basis. Plan participants who turn 60, 61, 62 or 63 may contribute a greater amount, referred to as “Super” Catch-Up Contributions.

The **ANNUAL CONTRIBUTION LIMIT** is the maximum annual contribution amount that can be made to a participant's account. This limit is actually expressed as the lesser of the dollar limit or 100% of the participant's compensation, applied to the combination of employee contributions, employer contributions and forfeitures allocated to a participant's account.

In calculating contribution allocations, a plan cannot consider any employee compensation in excess of the **ANNUAL COMPENSATION LIMIT**. Also, certain nondiscrimination tests (such as the ADP Test) limit participant compensation to this amount.

The **HIGHLY COMPENSATED THRESHOLD** is the minimum compensation level established to determine highly compensated employees for purposes of nondiscrimination testing.



2026 Retirement Plan Compliance Calendar

Mar 15	<p>Deadline for processing corrective distributions for failed ADP/ACP test without 10% excise tax (paid by plan sponsor). <u>Note: A special deadline may apply to plans that satisfy the requirements of an EACA.</u></p> <p>Deadline for filing corporate tax returns and contribution deadline for deductibility (without extension) for companies operating on calendar-year fiscal year.</p> <p>Deadline for requesting automatic extension (to September 15) for corporate tax returns.</p>
Apr 01	<p>Required beginning date for participants attaining age 72 or retiring after age 72 in prior year to take first required minimum distribution.</p>
Apr 15	<p>Deadline for processing corrective distributions for IRC Section 402(g) excesses.</p> <p>Deadline for filing individual and/or partnership tax returns and contribution deadline for deductibility (without extension).</p> <p>Deadline for requesting automatic extension (to October 15) for individual and partnership tax returns.</p>
Jun 30	<p>Deadline for processing corrective distributions for failed ADP/ACP test from plan with EACA without 10% excise tax.</p>
Jul 29	<p>Deadline for sending Summary of Material Modification (SMM) (210 days after end of plan year in which the amendment was adopted).</p>
Jul 31	<p>Deadline for filing Form 5500 (without extension).</p> <p>Deadline for filing Form 5558 to request automatic extension of time to file Form 5500 (2 1/2 months).</p> <p>Deadline for filing Form 5330 – Return of Excise Tax Related to Employee Benefit Plans – used to report and pay excise taxes on prohibited transactions and excess 401(k) plan contributions that occurred in prior year.</p>
Sep 15	<p>Extended deadline for filing corporate tax returns and contribution deadline for deductibility.</p>
Sep 30	<p>Deadline for distributing Summary Annual Report (SAR) to participants, provided deadline for Form 5500 was not extended (later of nine months after close of plan year or two months after due date for Form 5500).</p>
Oct 15	<p>Extended deadline for filing form 5500.</p> <p>Extended deadline for filing tax returns for unincorporated businesses and final contribution deadline for deductibility for these entities.</p>
Dec 01	<p>Deadline for sending annual safe harbor notice.</p> <p>Deadline for sending annual qualified default investment alternative (QDIA) notice.</p> <p>Deadline for sending annual automatic contribution arrangement notice.</p> <p>For administrative ease, a combined notice may be provided for the above notices.</p>
Dec 15	<p>Extended deadline for distributing SAR to participants.</p>
Dec 31	<p>Deadline for processing corrective distributions for failed ADP/ACP test with 10% excise tax.</p> <p>Deadline for amendment to convert existing 401(k) plan to safe harbor design for the next plan year.</p> <p>Deadline for amendment to remove safe harbor status for next plan year.</p> <p>Deadline for amending the plan for discretionary changes implemented during plan year (certain exceptions apply, e.g. adding salary deferrals, cutting back accrued benefits).</p> <p>RMDs due.</p>

The deadlines in this calendar are for plans with calendar-year plan years. This chart is intended to provide plan sponsors with a list of notable deadlines and is not a substitute for consultation with ERISA counsel and in no way represents legal advice.



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