

Saving to the **max**

2025-2026 annual retirement plan limits

Saving in a retirement plan offers important tax advantages. Each year the IRS releases new limits that often allow you to save even more with tax benefits.

	2025	2026
Employer-sponsored plans (403(b), 401(k), 457(b) and SARSEP)		
Pretax and Roth contributions (limits apply to the total of pretax and Roth contributions, if available)		
Elective salary deferral limit for 403(b), 401(k) and SARSEP	\$23,500	\$24,500
Deferral limit for 457(b) (including employee and employer contributions, if any)	\$23,500	\$24,500
Age-based catch-up contributions		
Age 50 to 59 and 64+ limit* (does not apply to nongovernmental 457(b) plans) ¹	\$7,500	\$8,000
Age 60 to 63 limit* (does not apply to nongovernmental 457(b) plans) ²	\$11,250	\$11,250
*Social Security FICA wage threshold (applies to 403(b), 401(k) and governmental 457(b) plans only) If Social Security FICA wages earned in the prior year exceed the threshold, any age-based catch-up contributions must be designated Roth contributions. ³	\$145,000	\$150,000
Service-based catch-up contributions		
403(b) service-based catch-up limit (for employees with 15 or more years of service who work for a qualifying employer and have undercontributed in prior years)	\$3,000	\$3,000
457(b) service-based catch-up limit (for employees who are within the last three taxable years ending the year before the year they attain normal retirement age—as specified under the plan—and have undercontributed in prior years). Service- and age-based catch-up contributions for 457(b) plans cannot be combined, but you can choose the higher of the two.	\$23,500	\$24,500
IRAs		
Traditional and Roth IRAs		
Contribution limit	\$7,000	\$7,500
Age 50+ catch-up contribution limit	\$1,000	\$1,100
SIMPLE IRA		
Salary deferral limit	\$16,500	\$17,000
Age 50 to 59 and 64+ catch-up contribution limit	\$3,500	\$4,000
Age 60 to 63 catch-up contribution limit	\$5,250	\$5,250
Other limits		
415 limit for defined contribution plans (limit on total employer and employee contributions, whether elective or not)	\$70,000	\$72,000
415 limit for defined benefit plans (the maximum annual retirement benefit an employee can receive from a qualified plan)	\$280,000	\$290,000
Highly compensated minimum salary	\$160,000	\$160,000
401(a)(17) compensation limit (may be considered under a tax-qualified plan unless grandfathered government plan)	\$350,000	\$360,000
Social Security wage base (gross earnings subject to Social Security taxes in a given year)	\$176,100	\$184,500

Have multiple retirement plans?

Contribution limits are not per plan but apply across all plans during the given year. This is often referred to as the 402(g) limit. Please note, 457(b) contributions are independent of other plan combined limits.

If you have questions or need additional information, contact your local Corebridge financial professional.



Scan the code

for more details on [contribution limits](#).



Scan the code

for more information on [catch-up contributions](#).

1.800.448.2542

We're here to help you take action

You can reach out directly to your financial professional.

¹ Limitation under section 414(v)(2)(B)(i) for catch-up contributions to an applicable employer plan other than a plan described in section 401(k)(11) or section 408(p).

² Limitation under section 414(v)(2)(E)(i) for catch-up contributions to an applicable employer plan other than a plan described in section 401(k)(11) or section 408(p).

³ Starting January 1, 2026, age-based catch-up contributions for individuals in most 403(b), 401(k) and governmental 457(b) plans who earned more than the threshold limit from the employer sponsoring the plan in the prior year must make age-based catch-up contributions as a designated Roth contribution. Please note that designated Roth catch-up availability is subject to the terms of the plan.

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