2026 Retirement Contribution and Income Limits

For tax year 2026.

Contribution Limits by Account Type

Catch-up amounts are in addition to the annual limit. Age is determined as of the end of the calendar year.

ACCOUNT TYPE	ANNUAL LIMIT	CATCH-UP CONTRIBUTION	INCOME LIMITS
401(k), 403(b), 457 **Thrift Savings Plan (TSP)**	**$24,500**	**Ages 50–59 and 64+:** $8,000 **Ages 60–63:** $11,250	**401(k) and 403(b):** $360,000 compensation limit* **TSP:** Not applicable
Traditional IRA	**$7,500**	**Ages 50+:** $1,100	Contributions allowed regardless of income. Deduction phases out at the following MAGI ranges: **Single, covered by workplace plan:** $81,000 – $91,000 **Married filing jointly, covered by workplace plan:** $129,000 – $149,000 **Married filing jointly, only spouse covered:** $242,000 – $252,000
Roth IRA	**$7,500**	**Ages 50+:** $1,100	Eligibility to contribute phases out at the following MAGI ranges: **Single and head of household:** $153,000 – $168,000 **Married filing jointly:** $242,000 – $252,000 **Married filing separately:** $0 – $10,000
SIMPLE IRA **SIMPLE 401(k)**	**$17,000**	**Ages 50–59 and 64+:** $4,000 **Ages 60–63:** $5,250	Not applicable

***** The compensation limit does not bar individuals earning more than $360,000 from participating in a 401(k) or 403(b). It caps the compensation used to calculate plan contributions. For example, if an employer contributes 4% of pay and an employee earns $400,000, the employer contribution is capped at $14,400 ($360,000 × 4%) rather than $16,000 ($400,000 × 4%).

Sources: IRS Notice 2025-67; table as published by Andrew Lautz, Bipartisan Policy Center.