

How much can I contribute?

403(b) Contribution Limits for 2026

The IRS limits contributions into a 403(b) tax-deferred retirement plan. These limits must be monitored to ensure that you do not over contribute to a 403(b) plan.

There are two (2) limits that collectively determine the maximum amount you may contribute to a 403(b) account, which is referred to as the Maximum Allowable Contribution (MAC).

An employee's contributions are limited to the lesser of:

1. Annual Additions Limit

This limit is the lesser of 100% of your compensation or \$70,000 (in 2026, adjusted annually for cost of living). This limit applies to both employee pre-and after-tax contributions (including Roth), employer contributions, and forfeiture allocations made to your 403(b) account. However, the ages 50-59 or 64+ and ages 60-63 catch-up contribution options are not included in this limit.

Compensation, for purposes of this limit, refers to the amount of compensation that is received from your employer sponsoring a 403(b) plan, and which is includible in gross income for the most recent one-year period of service. However, that compensation amount is also adjusted to include any elective deferrals that the employee made in that one-year period of service to a 401(k) plan, 403(b) plan, Section 125 cafeteria plan, SARSEP, SIMPLE plan, 457(b) deferred compensation plan, and qualified transportation benefits under IRC 132(f)(4).

Compensation does not include any mandatory contributions made to a retirement plan sponsored by a state or local government pursuant to Section 414(h).

2. Limit on Elective Deferrals

The limit on elective deferrals for participants age 49 and under is \$24,500 in 2026, adjusted annually for cost of living. This limit applies on an individual taxpayer level. That means the \$24,500 applies to all cumulative elective deferral contributions you make through all employers to a 403(b) plan, 401(k) plan, SARSEP, or SIMPLE plan in the same tax year. Additional catch-up contribution provisions may also be available.

Ages 50-59 or 64+ Catch-up

Contributions may be made by a participant who is 50-59 or 64+ years old by the end of 2026 and has made the maximum contribution under the elective deferral limit. This catch-up allows eligible participants to make an additional \$8,000 in elective deferrals to a 403(b) plan.

Ages 60-63 Catch-up Contributions (if permitted by the plan)

may be made by a participant who is 60-63 years old by the end of 2026 and has made the maximum contribution under the elective deferral limit. This catch-up allows eligible participants to make an additional \$11,250 in elective deferrals to a 403(b) plan. Check with your employer regarding availability.

The SECURE 2.0 Act of 2022 added further stipulations on the age-based catch-up provisions. If a participant's IRC Section 3121(a) FICA wages in the period year paid by the employer sponsoring the plan were more than \$150,000 (subject to cost of living adjustments), the participant may only contribute the age-based catch-up as a Roth contribution.

There are many factors that can impact the Maximum Allowable Contributions including:

- Age
- Change in employment status from full-time to part-time, or part-time to full-time;
- Change in salary;
- You begin contributing to another Section 403(b) plan (including Roth), Section 401(k), SARSEP, or SIMPLE plan, through your current employer or any other employer.

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For example, let's assume the following facts:

- A 55 year-old employee contributes elective deferral amounts to a 403(b) plan. She makes no other deferrals to a plan sponsored by this employer or any other employer she may have had in this year;
- Includible Compensation = \$40,000
- Years of Service = 7

The Maximum Allowable Contribution for year 2026 is calculated as follows:

1. Annual Additions = Lesser of: 100% x Includible Compensation \$40,000 or \$70,000 (which in this example is \$40,000)
2. Elective Deferral Limit = \$24,500

Results

The lesser of the two limits is \$24,500 therefore, elective deferral contributions into the 403(b) plan are limited to \$24,500.

Because the employee is at least 50 years old in 2026, she is also eligible for an additional "catch-up" contribution of \$8,000 beyond the maximum allowable contribution, meaning that she is eligible to contribute up to \$32,500 to the 403(b) plan.



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Taxes are generally due upon withdrawal. For tax-deferred plans, distributions will be taxed as ordinary income when distributed. In addition, the IRS 10% premature distribution penalty tax applies to distributions from the 403(b) plan taken prior to age 59½, unless an IRS exception applies. Please consult a tax adviser or attorney before making a tax-related investment/insurance decision.

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