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2026 Contribution Limits
(Federal Limits)

403(b) Limits			Combined 403(b) Basic, Age, & Service Limits	
	Employee			Employee
Basic Limit	$24,500[1]			
Age-Based Catch-Ups[2] • 50-59/64+ • 60-63	 $8,000 $11,250		 Basic + 50-59/64+ Basic + 60-63	 $32,500 $35,750
15-Year Catch-Up[3] (Call Aviben to confirm eligibility)	$3,000		Basic + 15 Basic + 15 + 50-59/64+ Basic + 15 + 60-63	$27,500 $35,500 $38,750
Combined Fed. EE and ER Limit[4]	$72,000 + Any Employee Age-Based Catch-Up Contributions			

457(b) Limits			Combined 457(b) Basic, Age, & Special Limits	
	Tot. Employee/Employer[5]			Tot. Employee/Employer
Basic Limit	$24,500[1]			
Age-Based Catch-Ups • 50-59/64+ • 60-63	 $8,000 $11,250		 Basic + 50-59/64+ Basic + 60-63	 $32,500 $35,750
Special (Pre-Retirement) Catch-Up[6]	$24,500		Basic + Special	$49,000

Pre-2026 403(b)/457(b) Basic Limits							
2006	$15,000		2015-2017	$18,000		2023	$22,500
2007-2008	$15,500		2018	$18,500		2024	$23,000
2009-2011	$16,500		2019	$19,000		2025	$23,500
2012	$17,000		2020-2021	$19,500			
2013-2014	$17,500		2022	$20,500			

[1] Limited to the lesser of 100% of compensation and $24,500.
[2] Age is determined as of the end of a calendar year—an employee is eligible for the 50+ catch-up as of January 1 of the year the employee turns 50 and is no longer eligible for the 60-63 catch-up as of January 1 of the year the employee turns 64. For employees who earned more than $150,000 in 2025 W-2 Box 3 wages from the current employer, 2026 age-based catch-ups must be Roth.
[3] Requires 15 years of service with same employer and subject to lifetime cap of $15,000; ineligible if prior deferrals exceed $5,000 x years of service. An employee eligible for both the 15-year catch-up and an age-based catch-up must first use the 15-year catch-up.
[4] Limited to the lesser of 100% of compensation and the amount indicated. The limit does not apply to employee age-based catch-up contributions.
[5] The $72,000+ combined federal employee and employer limit for 403(b)s is not available for 457(b)s.
[6] Permitted if an employee is within three years of normal retirement age and only to the extent that the employee has not maxed out the basic limit in prior taxable years. The special (pre-retirement) catch-up may not be stacked with an age-based catch-up.

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