

## 2026 IRS Annual Contribution Limits 457(b) Plan

Every year the IRS sets dollar limits for how much you can contribute to your deferred compensation plan. See below for the amount you can contribute in 2026.

Regular	\$24,500
Age 50+ Catch-up*	\$32,500
Super Catch-up* (Ages 60-63)	\$35,750
457 Special Three-Year Catch-up	\$49,000

## Contribution limits apply to the combined contributions 457 plans.

The year you reach age 50, you can take advantage of the age 50+ catch-up limit. The Super Catch-up can be used the years you turn 60, 61, 62, and 63. The special three-year catch-up is only available for participants three years prior to the year of retirement. You cannot use either age-based catch-up provision in the same calendar year you use the special three-year catch-up. Contact the SoonerSave Administrative office at 800-733-9008 if interested in the special three-year catch-up provision.

To make a change, log in to your account at soonersave.com, call the voice response system at 877-538-3457, or use the Empower app.

\*Beginning in 2026, age-based (50+ and 60-63) catch-up contributions for participants who earned more than \$150,000 in FICA wages in 2025 must be made as Roth contributions.