

2026 Contributions Limits for 403(b) and 457(b) Accounts

Base and Provisions	403(b)	457(b)	Base	Age 50 +	Lifetime	Special	Total Contribution
Base Deferral	X	X	\$24,500.00				\$24,500.00
Age 50-59 or 64+	X	X	\$24,500.00	\$8,000.00			\$32,500.00
Age 60-63 **	X	X	\$24,500.00	\$11,250.00			\$35,750.00
Lifetime (15-year rule)	X		\$24,500.00		\$3,000.00		\$27,500.00
Base + Age 50-59 or 64 + Lifetime	X		\$24,500.00	\$8,000.00	\$3,000.00		\$35,500.00
Base + Age 60-63 + Lifetime	X		\$24,500.00	\$11,250.00	\$3,000.00		\$38,750.00

How Much Can Be Contributed to a 403(b) & 457(b)

Participants may contribute up to \$24,500 to a 403(b) and 457(b) for year 2026

Age 50-59 & 64+ Catch-Up

Participants age 50 to 59 or 64 and older at any time during the calendar year are eligible to contribute an additional \$8,000.

**Age 60 - 63 Super Catch-Up (Secure 2.0)

Individual's turning 60 through 63 years old in 2026 will be able to make catch-up contributions up to \$10,000 or 150% (\$11,250) of the regular age 50 catch-up amount for the year.

15-Year Rule (*Only applies to 403(b) plans*)

Employees with 15 years of service with current employer and an annual average contribution of less than \$5,000 per year are eligible for an additional \$3,000 contribution per year up to a lifetime maximum catch up of \$15,000. For participants eligible for both the age 50 catch up and the 15-year rule, the IRS will apply contributions above the regular limit first to the 15-year rule.

Note: Check with your financial advisor for additional possible contribution limits.