



## Quick Reference to PR Treasury Department (“Hacienda”)

### Contribution & Dollar Limits For the 2026 Plan Year

*Announced by Hacienda through Circular Letter No. 26-03 (CL IR 25-111)*

| Maximum Contributions                                                                          |                                                                       |                                                                |                           |
|------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------|----------------------------------------------------------------|---------------------------|
| Annual Dollar Limits                                                                           | Plan Year 2026                                                        | Plan Year 2025                                                 | Increase from Prior Year? |
| Employee Deferral PR only qualified Plans /1081.01 (d)                                         | <b>\$15,000</b>                                                       | \$15,000                                                       | <b>No</b>                 |
| Catch-up Contribution – PR and Dual Qualified plans with cash or deferred arrangements Age 50+ | <b>\$1,500</b>                                                        | \$1,500                                                        | <b>No</b>                 |
| Elective Deferrals Limit- Dual Qualified Plans and US Federal Governmental Thrift Plan         | <b>\$22,500</b>                                                       | \$20,000                                                       | <b>Yes</b>                |
| Catch-up Contributions – Federal Government Thrift Savings Plan                                | <b>\$8,000</b>                                                        | \$7,500                                                        | <b>Yes</b>                |
| Voluntary (i.e., after-tax) Contribution Limitation                                            | <b>10% employee's compensation since employee is plan participant</b> | 10% employee's compensation since employee is plan participant | <b>No</b>                 |

| Compensation Definition/Limits                                |                  |                |                           |
|---------------------------------------------------------------|------------------|----------------|---------------------------|
| Description                                                   | Plan Year 2026   | Plan Year 2025 | Increase from Prior Year? |
| Highly Compensated Employee Threshold                         | <b>\$160,000</b> | \$160,000      | <b>No</b>                 |
| Annual Contribution Limitation for Defined Contribution Plans | <b>\$72,000</b>  | \$70,000       | <b>Yes</b>                |
| Annual Compensation Limit                                     | <b>\$360,000</b> | \$350,000      | <b>Yes</b>                |
| Annual Benefit Limitation for Defined Benefit Plans           | <b>\$290,000</b> | \$280,000      | <b>Yes</b>                |

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