NPPG

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)	**$15,000**	$15,000	**No**
Catch-up Contribution – PR and Dual Qualified plans with cash or deferred arrangements Age 50+	**$1,500**	$1,500	**No**
Elective Deferrals Limit- Dual Qualified Plans and US Federal Governmental Thrift Plan	**$22,500**	$20,000	**Yes**
Catch-up Contributions – Federal Government Thrift Savings Plan	**$8,000**	$7,500	**Yes**
Voluntary (i.e., after-tax) Contribution Limitation	**10% employee's compensation since employee is plan participant**	10% employee's compensation since employee is plan participant	**No**

Compensation Definition/Limits

Description	Plan Year 2026	Plan Year 2025	Increase from Prior Year?
Highly Compensated Employee Threshold	**$160,000**	$160,000	**No**
Annual Contribution Limitation for Defined Contribution Plans	**$72,000**	$70,000	**Yes**
Annual Compensation Limit	**$360,000**	$350,000	**Yes**
Annual Benefit Limitation for Defined Benefit Plans	**$290,000**	$280,000	**Yes**

This information is intended to be general information and is not tax or legal advice.

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