

2026 Puerto Rico Retirement Plan Limits

As announced through Circular Letter No. 26-03 (CL IR 26-03), issued by the Puerto Rico Treasury Department (PR Treasury), the following chart outlines the 2026 limits for retirement plans qualified under the Puerto Rico Revenue code of 2011, as amended.

The 2026 limits are as follows:

Limit	2026	2025
Elective Deferrals – PR-Only Plans	\$15,000	\$15,000
Elective Deferrals – Dual-Qualified Plans and U.S. Federal Government Thrift Plan	24,500*	23,500
Catch-up Contributions (Age 50 Plus) – PR-Only Plans and Dual Qualified Plans	1,500	1,500
Catch-up Contributions (Age 50 Plus) – Federal Government Thrift Plan	8,000	7,500
After-Tax Contributions – All Plans	10% of the employee’s aggregate compensation during the time employee is a plan participant	10% of the employee’s aggregate compensation during the time employee is a plan participant
Highly-Compensated Employee Threshold – All Plans	160,000	160,000
Annual Limitation on Compensation – All Plans	360,000	350,000
Annual Benefit Limitation on DB Benefits – All Plans	290,000	280,000
Annual Contribution Limitation on DC Plan Contributions – All Plans	72,000	70,000

*Puerto Rico participants in a dual-qualified plan are subject to a \$22,500 annual cap on pre-tax deferrals pursuant to the PR Code.

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