

## DEFINED CONTRIBUTION PLANS

457(b) Horizons and 401(k) Savings

# 2026 Contribution Limits

IRS LIMITS	PLAN	DESCRIPTION	2026	2025	2024
<b>Deferral limit</b>	Horizons Savings	Horizons limit includes employee contributions and County match Savings limit includes employee contributions only	\$24,500	\$23,500	\$23,000
<b>Catch-up limit*</b>	Horizons Savings	Additional contributions for participants who are age 50 and older	\$8,000	\$7,500	\$7,500
<b>Age 60-63 Catch-up limit*</b>	Horizons Savings	Additional contributions for participants in the years they turn age 60, 61, 62, & 63.	\$11,250	\$11,250	---
<b>Annual Compensation limit</b>	Savings	When an employee's compensation amount is reached, all Savings contributions (pre-tax, after-tax, Savings match, including pour-over) must stop	\$360,000	\$350,000	\$345,000
<b>Annual Additions limit</b>	Savings	Limit includes Savings pre-tax, after-tax, and matching contributions	\$72,000	\$70,000	\$69,000

\* Participants may only participate in one catch-up contribution a year

### TAKE ADVANTAGE OF SAVINGS

- Increasing contributions with the Plan is easy. Simply log in to your account at [www.countyla.com](http://www.countyla.com) and choose the plan you want to increase contributions for. Then navigate to *My contributions*. Click *edit* and use the slider bar to adjust your contribution and see in real time how your paycheck will be effected.
- You can also setup automatic increase from your *contributions* page, by clicking *Add Auto Increase*. Auto-increase is a feature that sets up automatic increases of your contribution on an annual date of your choosing.
- Deferral changes take one pay period to go into effect.

### CONVENIENT ACCOUNT MANAGEMENT



**ONLINE:** [www.countyla.com](http://www.countyla.com), log into your account and click the "Question? Chat Now" button located near the bottom right-hand portion of the page to speak to a Client Service Representative on a wide variety of topics. Live chat help is available Monday through Friday from 5 a.m. - 7 p.m. Pacific Time (PT) and Saturdays from 6 a.m. - 2:30 p.m. PT.



**BY PHONE:** (800) 947-0845 (Empower representatives are available Monday through Friday from 5 a.m. - 7 p.m. PT, Saturday from 6 a.m. - 2:30 p.m. PT, and the automated system is available 24/7.)



**IN PERSON** (*Appointments required*): Local Pasadena office at 300 N. Lake Avenue, Suite 210, Pasadena, CA 91101. Call (800) 947-0845 for an appointment Monday through Friday from 7 a.m. - 5 p.m. PT.



COUNTY OF LOS ANGELES

457(b) Deferred Compensation and Thrift Plan & 401(k) Savings Plan



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