



457(b) Horizons and 401(k) Savings Plans

DEFINED CONTRIBUTION PLANS

457(b) Horizons and 401(k) Savings

2026 Contribution Limits

IRS LIMITS	PLAN	DESCRIPTION	2026	2025	2024
Deferral limit	Horizons Savings	Horizons limit includes employee contributions and County match Savings limit includes employee contributions only	\$24,500	\$23,500	\$23,000
Catch-up limit*	Horizons Savings	Additional contributions for participants who are age 50 and older	\$8,000	\$7,500	\$7,500
Age 60-63 Catch-up limit*	Horizons Savings	Additional contributions for participants in the years they turn age 60, 61, 62, & 63.	\$11,250	\$11,250	---
Annual Compensation limit	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
Annual Additions limit	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 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, 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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