ASK THE EXPERTS | August 18, 2026

Are Mandatory Contributions Subject to the Section 415 Additions Limit?

Experts from Groom Law Group and CAPTRUST answer questions concerning retirement plan administration and regulations.

Reported by PLANSPONSOR STAFF

Q: I realize that mandatory contributions are not subject to the Internal Revenue Code Section 402(g) elective deferral limit. But are they subject to the Section 415 annual additions limit?

Kimberly Boberg, Kelly Geloneck, Emily Gerard and David Levine, with Groom Law Group, and Michael A. Webb, senior financial adviser at CAPTRUST, answer:

A: Yes, mandatory contributions are generally subject to the IRC Section 415 limit.

Although the code and applicable regulations exclude certain amounts from annual additions, such as rollover contributions and eligible catch-up contributions, mandatory contributions are not among those exclusions.

NOTE: This feature is to provide general information only, does not constitute legal advice and cannot be used or substituted for legal or tax advice.

Do YOU have a question for the Experts? If so, we would love to hear from you! Simply forward your question to Amy.Resnick@issmarketintelligence.com with Subject: Ask the Experts, and the Experts will do their best to answer your question in a future column.

Tags 402(g) limits, elective deferrals, retirement plan deferral limits

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