

Catch-up contributions

Age has its benefits

Did you know that because you are age 50 or older (or will be by the end of 2026), you can save even more than the 2026 IRS contribution limit of \$24,500?

For plan participants age 50+

Catch-up contributions allow you to set aside extra money for your future. If you are age 50 or older (or will be by the end of 2026), you qualify to make an additional “catch-up” contribution of up to \$8,000.* Your catch-up contribution can be made on a pretax or Roth basis, or a combination of both.

NEW for plan participants ages 60 through 63

Effective January 1, 2025, SECURE Act 2.0 legislation expanded catch-up contributions to allow higher-limit contributions (aka “super catch-up” contributions) for plan participants ages 60 through 63. In 2026, the super catch-up contribution limit is \$11,250. (Please note that this may be adjusted annually by the IRS.) The current standard catch-up contribution limit of \$8,000 will resume the year you turn 64.

To change your contributions, log on to empowermyretirement.com, click on your plan name, and click My Contributions.

Beginning January 1, 2026, if you earn over \$150,000 in FICA wages in the previous year, all catch-up contributions must be made to a Roth account in after-tax dollars.

How much can you contribute in 2026?*

Age as of 12/31/2026	2026 IRS limit	2026 catch-up contribution	2026 super catch-up contribution	Maximum annual employee contribution
49 years or older	\$24,500	NA	NA	\$24,500
50 years+	\$24,500	\$8,000	NA	\$32,500 (\$24,500 regular contribution +\$8,000 catch-up contribution)
60–63 years	\$24,500	NA	\$11,250	\$35,750 (\$24,500 regular contribution +\$11,250 catch-up contribution)
64 years+	\$24,500	\$8,000	NA	\$32,500 (\$24,500 regular contribution +\$8,000 catch-up contribution)

* These limits are reviewed by the IRS each year, so the additional catch-up amount you can contribute may change from year to year going forward.

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