



Give Your Retirement Savings a Boost

You Have the Opportunity to Maximize Your Retirement Plan Contributions

Individuals turning age 60 to 63 can make annual catch-up contributions to their 401(k) plan totaling the higher of \$10,000 or 150% of that year’s regular catch-up amount. According to the Internal Revenue Service, here’s how the specific numbers shake out for 2026:

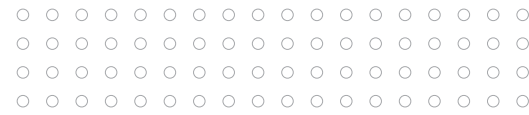
Employee Age in 2026	Standard Annual Deferral Limit for 2026	Catch-up Contribution for 2026	Total Annual Contribution Limit for 2026
50-59	\$24,500	\$8,000	\$32,500
60-63	\$24,500	\$11,250	\$35,750
64+	\$24,500	\$8,000	\$32,500

Specifically, the higher limit is available to a participant who would attain age 60 but would not attain age 64 before the close of the taxable year.

New Higher Wage Provision

In addition, starting January 1, 2026, if you earned more than \$150,000 in FICA wages in the previous calendar year, any catch-up contributions you make to your retirement plan must go into a Roth account. While you won’t get a tax break now as you would with a pre-tax contribution, you will be able to withdraw the money tax-free when you retire. To find out if you earned enough to meet this requirement, check the Social Security wages in box 3 of your W-2 for the previous calendar year. Please note that the \$150,000 amount will be indexed for inflation after this change takes effect, so it’s likely to increase in future years.





Why It Matters

This change is designed to help you accelerate your savings during the critical pre-retirement years. In addition, the more you contribute, the more you reduce your taxes. Saving as much as you can during these years can help you build a stronger financial cushion to enjoy retirement your way.

Key Points to Note

- If you turn 60, 61, 62 or 63 at any point during the 2025 tax year and beyond, you can contribute a higher catch-up amount to your 401(k) plan.
- The enhanced catch-up contribution amount will be adjusted annually for inflation starting in subsequent years.



Take Action Today!

Don't miss the chance to make the most of this opportunity to supercharge your retirement savings. For more information, contact your HR department or visit your plan's participant website to adjust your contribution to align with the new catch-up contribution limit.

Additional Informational Sources: Kiplinger: "[New SECURE 2.0 Super 401\(k\) Catch-Up Contribution for Ages 60-63](#)" (November 5, 2024).

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