

What Are Catch-up Contributions?

If you are 50 or older, or you will reach age 50 by the end of the year, you may be able to make contributions to your IRA or employer-sponsored retirement plan above the normal contribution limit. Catch-up contributions are designed to help you make up any retirement savings shortfall by bumping up the amount you can save in the years leading up to retirement. Catch-up contributions can be made to traditional and Roth IRAs, as well as to 401(k) plans and certain other employer-sponsored retirement plans. But if you participate in an employer-sponsored retirement plan, check plan rules — not all plans allow catch-up contributions.

How much can you contribute as a catch-up contribution? It depends on the type of retirement plan you have and the tax year for which you are making the contribution.

401(k), 403(b), governmental 457(b) plans:

- \$24,500 regular annual contribution limit; for those age 50 to 59 and 64 and older, the catch-up contribution limit is \$8,000 in 2026; for those who reach age 60 to 63 in 2026, the catch-up contribution is \$11,250

SIMPLE plans (more than 25 employees):

- \$17,000 regular annual contribution limit; for those age 50 to 59 and 64 and older, the catch-up contribution limit is \$4,000 in 2026; for those who reach age 60 to 63 in 2026, the catch-up contribution is \$5,250

SIMPLE plans (25 or fewer employees):

- \$18,100 regular annual contribution limit; for those age 50 to 59 and 64 and older, the catch-up contribution limit is \$3,850 in 2026; for those who reach age 60 to 63 in 2026, the catch-up contribution is \$5,250
- Plans with more than 25 employees may elect these higher limits, provided they follow certain rules requiring higher matching and non-elective contributions

Traditional and Roth IRAs:

- \$7,500 regular annual contribution limit and \$1,100 catch-up contribution limit for those age 50 and older in 2026

Beginning in 2026, an employee who earned more than \$150,000 in Social Security wages the previous year must make age-based catch-up contributions as Roth contributions. You can find

your Social Security wages in box 3 of your W-2 form. Not all employers offer the option to make Roth contributions.

Some 403(b) and 457(b) plans may offer an additional catch-up opportunity that is not subject to the new Roth provision for high earners. These apply to 403(b) participants with 15 or more years of service or 457(b) participants within three years of the plan's normal retirement age. Ask your employer for more information.

This content has been reviewed by FINRA.

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