

Age-based catch-up contribution limits for employees ages 50 and older in 2026:

Employee age by 12/31/2026	Annual age-based catch-up contribution limit	Contribution type	
		Prior year FICA wages greater than \$150,000	Prior year FICA wages less than or equal to \$150,000
50-59	\$8,000	Roth contribution	Pretax and/or Roth after-tax contributions,
60-63	\$11,250	Roth contribution	Pretax and/or Roth after-tax contributions
64 or older	\$8,000	Roth contribution	Pretax and/or Roth after-tax contributions