Projected 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[1]	Contribution type	
		Prior year FICA wages greater than $145,000	**Prior year FICA wages less than or equal to $145,000**
50-59	$8,000	Roth contribution	Pretax and/or Roth after-tax contributions,
60-63	$12,000	Roth contribution	Pretax and/or Roth after-tax contributions
64 or older	$8,000	Roth contribution	Pretax and/or Roth after-tax contributions

1. Contributions limits are subject to change for 2026 based on annual indexing.