

# Make 2026 count



Your 401(k) contributions continue to play a vital role in helping you achieve long-term financial goals.

## Standard contribution limits for 2026

You can contribute up to \$24,500 of your salary annually to your 401(k) account. Contributions can be made on a pretax or Roth (after-tax) basis, depending on your individual financial goals.

## Catch-up contributions for colleagues age 50+

If you are age 50 or older, you may continue to make catch-up contributions — an additional \$8,000 annually — to help boost your retirement savings.

New for 2026: If your FICA compensation exceeded \$150,000 in 2025, all catch-up contributions made after January 1, 2026, must be Roth (after-tax) contributions.

This change, mandated by SECURE Act 2.0, allows your after-tax contributions to grow tax-free once you meet withdrawal requirements.

## Super catch-up for ages 60-63

The “super catch-up” option remains a powerful way to accelerate savings for those nearing retirement. Participants age 60-63 may contribute an additional \$11,250 in 2026 (adjusted annually by the IRS).

Age as of 12/31/26	Maximum annual employee contribution
49 years and younger	\$24,500
50 years +	\$32,500 (\$24,500 + \$8,000)
60–63 years	\$35,750 (\$24,500 + \$11,250 catch-up)
64 years +	\$32,500 (\$24,500 + \$8,000 catch-up)

## About Roth withdrawals

A withdrawal from a Roth account is not subject to federal taxation if it meets the IRS definition of a qualified withdrawal. However, state and local taxes may still apply. This change is required by SECURE Act 2.0.

## What you need to know

- No action is required on your part to comply with SECURE Act 2.0.
- You may wish to review your retirement strategy with a financial or tax advisor to determine what's best for your personal situation.
- For questions about your account or contribution types, log in to your Empower account.

## Empower your tomorrow — start today

Watch our brief educational video to better understand the Secure 2.0 Roth requirements and how they may affect your future contributions.

**Scan the QR code to learn more. »**



## And while you're reviewing your savings approach:

- Take a moment to confirm your beneficiary information is current.

You can also schedule a point-in-time advice session through your Empower account for personalized support.

**Scan the QR code to schedule now. »**



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