

2026

Retirement Plan Contribution Limits

Stay informed about your retirement savings opportunities in 2026. Below are the updated contribution limits and catch-up provisions available across various retirement plans.

Contribution Limits

Plan or Account Type	2026	2025
457(b), 401(k), 403(b)	\$24,500	\$23,500
401(a)*	\$72,000	\$70,000
Traditional and Roth IRAs	\$7,500	\$7,000

Catch-Up Contributions

Plan or Account Type	Catch-Up Limits	Age
Standard catch-up for 457(b), 401(k), 403(b)	\$8,000	50+
Super catch-up under SECURE 2.0** for 457(b), 401(k), 403(b)	\$11,250	60–63
Traditional and Roth IRAs	\$1,100	50+

Roth Catch-Up Rule for High Earners**

Starting January 1, 2026, individuals aged 50 or older earning more than \$150,000 in FICA wages from a single employer must make catch-up contributions on a Roth (after-tax) basis. This applies to both standard and super catch-up contributions.

Take Action

- Review your retirement plan and adjust your contributions to maximize the 2026 limits and take advantage of catch-up opportunities.
- Visit www.missionsq.org/contributionlimits for additional information about contribution limits and catch-up contributions.

Questions? Contact your MissionSquare Plans Specialist for more information.



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Scan the QR code to schedule a meeting

*Limitations may apply to defined benefit plans. Please contact your defined benefit plan administrator should you require additional information

**Available only if permitted by your employer's retirement plan. Applies to both super catch-up and Roth catch-up contributions.