Contribution Limits

*Need help determining how much to contribute per pay period to save the maximum allowed based on your age and the IRS maximum? Check out FINRA's "**save the max**" calculator as a resource.**

IRS Retirement Plan Maximums - 2026

Pre-Tax & Roth - $24,500. Plan participants are eligible to contribute up to the IRS maximum. This total includes both Roth and Pre-Tax amounts. Once you reach a total of $24,500 in contributions you may not contribute additional funds for the plan year in which the maximum is met.

- Pre-Tax Contributions - When you opt to defer contributions from payroll as a pre-tax contribution, the total amount contributed will reduce the gross income reported to IRS. For example: If your salary is $40,000 and you contribute $5,000 pre-tax to the retirement plan. The income reflected on the W-2 for tax reporting would be $35,000.
- Roth Contributions - A Roth deferral is an after-tax contribution, which means you pay current income tax on the deferral. Since taxes are paid on the deferral, the amount is included in the gross income on the W-2. You won't pay tax on it again when a distribution of your Roth deferral is processed. In addition, if you take a qualified distribution, you do not pay tax on the earnings either. This means that the distribution of the Roth earnings can be tax-free, not just tax-deferred.
- **If you require guidance on which type of deferral is right for you, contact your Financial Planner or Tax Advisor.**

Catch-Up - $8,000. Participants over the age of 50 are permitted to contribute an additional amount to increase their total contributions for the plan year. *Under SECURE 2.0, a higher catch-up contribution limit may apply for employees aged 60, 61, 62 and 63 as of December 31, 2026. For 2026, this higher catch-up contribution limit is $11,250 instead of $8,000.*

Learn more about Catch Up Contributions.

*This calculator is intended for general informational purposes only and should not be considered legal, tax, investment, or financial advice. The results are estimates based on the information you provide and may not reflect actual outcomes. Factors such as taxes, fees, interest rates, and individual financial circumstances can significantly impact results. Always consult a qualified professional before making financial decisions.