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THE FUTURE IS BETTER THAN YOU THINK

2026 Retirement Plan Contribution Limits

What can you contribute this year?

457(b), 403(b), and Thrift Savings Plans

The contribution limit for employees who participate in a 457(b) plan, 403(b) plan, or the federal government's Thrift Savings Plan is **\$24,500 in 2026**, up from \$23,500 in 2025.

Catch-Up Contributions (Age 50+)

The standard catch-up contribution limit for individuals age 50+ is **\$8,000 in 2026**, up from \$7,500 in 2025. This allows eligible employees to increase their total contributions beyond the standard annual limit.

Age 60-63 Catch-Up Provision (SECURE 2.0)

Plan permitting, individuals age 60-63 may take advantage of a "super" catch-up rule under SECURE 2.0, allowing for additional catch-up contributions up to **\$11,250 in 2026**, which is the same as in 2025.

Defined Contribution Plans in Total

The total contribution limit for defined contribution plans is **\$72,000 in 2026**, up from \$70,000 in 2025.

Individual Retirement Accounts (IRAs)

The contribution limit to an IRA has increased to **\$7,500 in 2026**, up from \$7,000 in 2025.

For Additional Details

Read the IRS' full announcement at <https://www.irs.gov/newsroom/401k-limit-increases-to-24500-for-2026-ira-limit-increases-to-7500>.

Resolve to Save More in 2026

Updated contribution limits can create meaningful opportunities for employees to revisit their retirement savings strategy. If you have questions about these updates or would like to discuss how they may impact your plan, please contact your RPA Financial Advisor for guidance.