

# Workplace Retirement Plan

## Catch-Up Contribution Limit

Birth Year	Contribution Limit	2026 Catch-Up Contribution*	Total Contribution
1977 or later	\$24,500	Not Eligible	\$24,500
1967 - 1976	\$24,500	\$8,000	\$32,500
1963 - 1966	\$24,500	\$11,250	\$35,750
1962 or earlier	\$24,500	\$8,000	\$32,500

*\*Workplace Retirement Plan Catch-Up Contributions are subject to change each year — Stay up-to-date and review annually. If you earn \$150,000 or more annually you will be required to make catch-up contributions as ROTH dollars.*



# Annual Retirement

## 2026 Contribution Limits

Plan Type*	2025 Contribution Limit	2026 Contribution Limit	Catch-Up Contribution* (age 50+)
<b>401(k)</b>	\$23,500	<b>\$24,500</b>	\$8,000
<b>403(b)</b>	\$23,500	<b>\$24,500</b>	\$8,000
<b>457</b>	\$23,500	<b>\$24,500</b>	\$8,000
<b>Traditional IRA</b>	\$7,000	<b>\$7,500</b>	\$1,100
<b>Roth IRA</b>	\$7,000	<b>\$7,500</b>	\$1,100

\*Under a change made in SECURE 2.0, a higher catch-up contribution limit applies for employees aged 60, 61, 62 and 63 who participate in workplace retirement plans. For 2026, this higher catch-up contribution limit remains \$11,250 instead of the \$8,000 noted above. Retirement Contributions are subject to change each year — Stay up-to-date and review annually.

For more detailed information visit [u.bpas.com](https://u.bpas.com)

