

Catching up on 401(k) Contributions

401(k) participant contribution limits and updates for 2026



			Non High-Earners		High-Earners	
			Contribution Types		Contribution Types	
Deferral	Age	Limit	Pre-tax	Roth	Pre-tax	Roth
Standard Deferral	All	\$24,500	✓	✓	✓	✓
Catch-up	50-59 and 64+	\$8,000	✓	✓	✗	✓
Super Catch-up	60-63	\$11,250	✓	✓	✗	✓

- Highlights:
- In 2026 contribution limits for those up to age **50** will be increased to \$24,500.
 - Participants age **50-59 and 64+** can contribute an additional catch-up amount of \$8,000 on top of the \$24,500 limit for a maximum of \$32,500.
 - Participants turning age **60, 61, 62 or 63** in 2026 can contribute an additional \$11,250 on top of the \$24,500 limit for a maximum of \$35,750.
 - Starting in 2026, Catch-up and Super Catch-up contributions for high-earners (earning FICA wages ≥\$150k during 2025 with current employer) must be made on a Roth basis.

Where to go for more information

Please call us at **(833) 637-2379** (MERCER-W) or visit our website at **[mercervise.com](https://www.mercerwise.com)**.



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