



IRS contribution limits for 2026

The IRS set the 2026 standard retirement account contribution limit at \$24,500.

Those who are turning age 50 or older in 2026 are eligible to make additional catch-up contributions, with amounts varying by age. If you're turning age 50-59 or age 64+ in 2026, you can contribute an additional \$8,000 above the standard limit. If you're turning age 60-63 in 2026 you can contribute an additional \$11,250.

New in 2026: If your 2025 wages* from your current employer were more than \$150,000, the IRS requires catch-up contributions to be Roth after-tax.

*Wages are defined as W2-Box 3, Social Security wages.

Below are the total contribution amounts employees can make to an employer-sponsored retirement account in 2026.

Age in 2026	IRS contribution limit
Under 50	\$24,500
50-59	\$32,500
60-63	\$35,750
64 and above	\$32,500

Please complete an Enrollment form to start, stop, or make changes to your contribution.

Enrollment Forms are available on the [Benefits > Retirement Planning](#) page.

If you have questions, please email: Human_Resources@RWU.edu