



SECURITY BENEFIT

Are you doing enough to reach the retirement you deserve?

Leverage 2026 Annual Limit and Catch-up Contributions

Each year the IRS establishes annual limits that determine the maximum amount you can save into your retirement plan. For 2026, you can save up to \$24,500 in your employer-sponsored 401(k)! There are additional opportunities to catch-up on saving for those 50 and older including a catch-up limit if you're between the ages of 60-63.

Contribution Limits At-A-Glance:

		Total Contributions
401(k)	Annual Limit \$24,500	\$24,500
	Annual Catch-up: Age 50-59 or 64+ + \$8,000	\$32,500 (\$24,500 + \$8,000)
	Annual Catch-up: Age 60-63 + \$11,250	\$35,750 (\$24,500 + \$11,250)

Starting Jan. 1, 2026, all catch-up contributions to qualified plans for employees who have wages that exceed \$150,000 (in FICA wages from the prior calendar year, indexed annually) are required to be made as an after-tax Roth contribution.

Get Started Today

Talk to your employer today to increase your contributions and maximize your saving strategy.



Maximize Your Contributions



Catch-Up on Savings



Contact Your Employer



Helping you on your path *To and Through Retirement*[®]

Talk to your financial professional to learn more
or contact us at 800.747.3942

Neither Security Benefit nor its affiliates are fiduciaries. This information is general in nature and intended for use with the general public. For additional information, including any specific advice or recommendations, please visit with your financial professional.

Services are offered through **Security Distributors**, an indirect subsidiary of SBL Holdings, Inc. (Security Benefit).



One Security Benefit Place | Topeka, KS 66636 | 800.888.2461 | [SecurityBenefit.com](https://www.SecurityBenefit.com)

SB-10065-39 | 2025/12/01