401(K)

401(K) DECODED · 2026 EDITION · REFERENCE

The 2026 Cheat Sheet

Every number that changed — in plain English.

§ 01 CONTRIBUTION LIMITS

Base employee limit	*(was $23,500)*	**$24,500**
Catch-up · age 50+		**+$8,000**
Super catch-up · ages 60–63	**(replaces — does not stack)**	**$11,250 total**
Combined cap · employee + employer (excl. catch-up)	*§415(c)*	**$72,000**

Catch-up contributions stack on top of the §415(c) cap.

§ 02 NEW THIS YEAR — SECURE 2.0

Prior-year wages **$150,000+** from this employer: your age-50 catch-up (not base) must be Roth.

Effective Jan 1, 2026 — plan must offer Roth designated accounts.

Private plans: SECURE 2.0 amendments by **Dec 31, 2026**. Public / union plans: later.

§ 03 EXECUTIVE ORDER 14330

Signed Aug 7, 2025 — opens 401(k) menus to private equity, real estate, digital-asset funds. DOL rules pending.

Before opting in: **check fees, liquidity, and fiduciary diligence.**

§ 04 BY AGE

40S	Max match, audit fees
50–59	Catch-up unlocked (+$8,000)
60–63	Super catch-up ($11,250)
64+	RMDs at 73 or 75 by birth year

§ 05 ROTH OR TRADITIONAL

Higher tax bracket later	**Roth**
Lower tax bracket later	**Traditional**
Not sure	**Split 50/50**
$150,000+ wages	**Catch-up Roth only**

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Sources · IRS Notice 2025-67 · IRS.gov · DOL.gov

Educational only — not financial, tax, or legal advice. Consult a CFP, CPA, or licensed fiduciary.

AI-assisted research · Verified verbatim against IRS Notice 2025-67 (Nov 13, 2025) and DOL.gov.

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Your Numbers

Fill this in — keep it near your desk.

§ 06 YOUR CURRENT POSITION

My current contribution .... *% of salary or $/year*

My employer match .... *% of salary*

My age bracket 40s 50s 60–63 64+

§ 07 CONTRIBUTION LIMITS

Base limit	**$24,500**
Catch-up · 50+	**+$8,000**
Super catch-up · 60–63	**$11,250 total**
Combined cap · excl. catch-up	**$72,000**
Roth catch-up trigger · $150,000+ wages	ROTH ONLY

§ 08 NOTES

VERIFIED

2026 EDITION

Updated as IRS revises

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Sources · IRS Notice 2025-67 · IRS.gov · DOL.gov · EO 14330

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