TIAA

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* were more than $150,000 from your current employer, the IRS requires catch-up contributions to be made on a Roth after-tax basis.

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

Why save more?

Your money has the potential to grow through the power of compounding interest. That growth can help offset increases in the cost of living. Saving more may bring you closer to the kind of retirement you want and deserve.

Starting or increasing your plan contributions is easy.

- Not enrolled? Visit tiaa.org/enroll.
- To increase your contributions, complete your employer's contribution form.

Give your investments more potential.

Meet with a TIAA financial consultant to see if your savings are on track. Visit **tiaa.org/schedulenow** or scan the QR code. You can also call **800-842-2252**, 8 a.m. to 10 p.m. (ET).

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



Distributions from 403(b) plans before age 59½, severance from employment, death, or disability may be prohibited, limited, and/or subject to substantial tax penalties. Different restrictions may apply to other types of plans.

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