



Keep up with employee benefits limits

Make the most of your retirement plan in 2026.

Take this opportunity to review your contribution election and see if you can boost your savings.

Save more for the future you envision

Your employer-sponsored retirement plan may be one of your most important assets during retirement. That’s why it’s important to make the most of it by saving as much as you can now. So, ask yourself: **Am I saving enough for the future I envision?**

In 2026, you’ll be able to contribute \$24,500 plus an additional catch-up amount if you are age 50 or older. See the chart below for details by age.

Age group	Standard contribution limit	Age-based catch-up limit	Total 2026 contribution limit
Under 50	\$24,500	\$0	\$24,500
50 and over	\$24,500	\$8,000	\$32,500
60-63 ¹	\$24,500	\$11,250	\$35,750

¹ The SECURE 2.0 Act of 2022 increases the catch-up limit for participants who attain age 60 – 63 during the calendar year. In the year the participant attains age 64, the limit returns to the age 50 catch-up limit. Check with your plan sponsor to see if this new catch-up limit is available in your plan.

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Need more information?

Contact your retirement plan representative or the Lincoln Customer Contact Center at **800-234-3500** Monday through Friday between 8:00 a.m. and 8:00 p.m. Eastern.

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