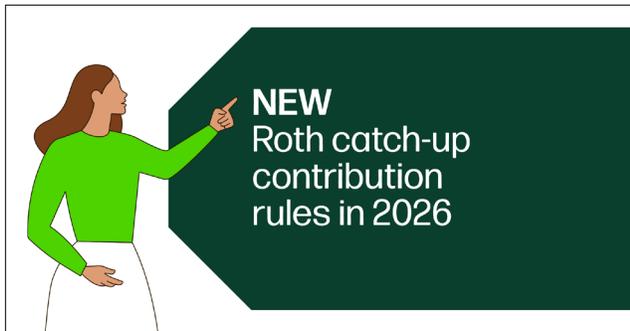


Roth catch-up participant tidbit

NEW Roth catch-up contribution rules in 2026



If you turn 50 during the calendar year or are already over age 50, you're eligible to make catch-up contributions to your workplace retirement plan. But some rules are changing in 2026. Due to legislation under the SECURE 2.0 Act, if your Social Security wages paid in the prior year by the employer sponsoring your workplace retirement plan (Box 3 on your W-2) were more than \$150,000 (as indexed), all catch-up contributions must be made as Roth contributions.

In exchange for paying the taxes up front, Roth money (including any earnings) can be withdrawn tax-free if it's been at least five years since your initial Roth contribution and you're over the age of 59½.

Log in to your online account to review and/or update your contributions.

[Review contributions](#)

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