

2026: 457(b) Catch-Up Contribution Options¹ For 2026

With the passage of SECURE Act 2.0, additional provisions were added that allow for public sector employees to potentially contribute more to their 457(b) Deferred Compensation plan through the catch-up features. The following is a table describing the options available to participants.

FEATURE	AGE 50+ CATCH-UP	SUPER CATCH-UP	SPECIAL 457(B) CATCH-UP
Eligibility	Participants age 50 or older by year-end.	Participants age must be 60, 61, 62 or 63 during the calendar year. Once age 64 is reached, this feature goes away.	Participants in the last 3 years before “normal retirement age” as defined by the Plan Document.
Maximum Additional Deferral (2026)	Standard Limit: \$24,500 Catch-up Limit: \$8,000 Total: \$32,500 (2026)	Standard Limit: \$24,500 Catch-up Limit: \$11,250 Total: \$35,750 (2026)	Standard Limit: \$24,500 Catch-up Limit: \$24,500 Total: \$49,000 (2026)
Key Condition	Age 50+ If employers do not pay into Social Security, the mandatory Roth provision does not apply.	Replaces Age 50+ Catch-up during ages 60-63.	Must have unused deferrals capacity from prior years and be 3 years from retirement.
Tax Treatment	Those who elect to make age-based catch contributions, whose previous year’s (2025) FICA wages were \$150,000 or higher, are required to designate their catch-up amount as Roth contributions (if available), which are made after income taxes are withheld. Plan participants whose prior year’s (2025) FICA wages were below the \$150,000 income threshold may elect to make traditional pre-tax or Roth ² catch-up contributions, if available.	Those who elect to make age-based catch contributions, whose previous year’s (2025) FICA wages were \$150,000 or higher, are required to designate their catch-up amount as Roth contributions (if available), which are made after income taxes are withheld. Plan participants whose prior year’s (2025) FICA wages were below the \$150,000 income threshold may elect to make traditional pre-tax or Roth ² catch-up contributions, if available.	Pre-tax or Roth
When to Consider	For older workers consistently contributing the maximum annual amount.	Offers participants with additional savings between the age of 60-63.	For workers approaching retirement who had years of lower contributions.

Source: Internal Revenue Service [Contribution Limits](#)

¹ Defined contribution plans are not required to offer catch-up contributions. If plan sponsors choose to offer this option, they are subject to the rules in the table above.

² Plans must offer Roth contributions or disallow catch-up contributions for high earners.

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