

# What are Super Catch-up Contributions?

Supercharge your savings at ages 60-63

## Maximize your savings with a catch-up contribution

Catch-up contributions have been available since 2001 and are offered by most 401(k) plans. If you're 50 or older, you can contribute extra savings to your retirement plan each year. This additional amount, known as a catch-up contribution, helps you grow your retirement savings faster.

For example, if the regular annual contribution limit is \$24,500, you may be able to contribute an extra \$8,000 once you turn 50—bringing your total contribution to \$32,500

## Introducing the new super catch-up contribution

Starting in 2026, if you are aged 60, 61, 62, or 63, you may be eligible to contribute more to your retirement savings through a new super catch-up provision. This provision temporarily raises the catch-up limit during these four years—and only these four years—providing you with an opportunity to significantly accelerate your retirement savings.

There are important age restrictions:

- You must turn 60 on or before December 31 to qualify for the super catch-up.
- You cannot contribute under this rule if you turn 64 at any point during the calendar year. For example, if your 64th birthday is on January 2, you won't be eligible for the super catch-up that year.

## How much can you contribute?

Here's an example of how the super catch-up increases your limit:

Participant Age	Total Allowable Contribution	Standard DC Contribution	Catch-Up Contribution
Age 50-59	\$32,500	\$24,500	\$8,000
<b>Ages 60-63</b>	<b>\$35,750</b>	<b>\$24,500</b>	<b>\$11,250</b>
Age 64+	\$32,500	\$24,500	\$8,000

## What should you do next?

- **Ask your employer:** Check if your retirement plan will offer the super catch-up option.
- **Plan your contributions:** Use this opportunity to increase your savings and get closer to your retirement goals.
- **Reach out for support:** Contact your plan administrator for more information on how to maximize your contributions.

## Need guidance?

Whether you're nearing retirement or working to build your savings, we're here to help. Contact us today to explore your options and create a plan tailored to your goals. Take charge of your financial future. Maximizing your retirement savings is one step you can take to help build financial security.



Chad O'Connell  
Senior Wealth Advisor  
coconnell@dopkins.com



Treg Lewis  
Wealth Advisor  
tlewis@dopkins.com



Aidan Hart  
Associate Wealth Advisor  
ahart@dopkins.com

**Dopkins Wealth Management, LLC** | 200 International Dr. | Buffalo, NY 14221 | (716)-634-8800

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