Q&A: Secure 2.0

Basic Questions:

Q: If I contribute to the retirement plan pre-tax, what will happen when I reach the IRS limit in 2026?
A: Your pre-tax contributions will stop when you reach the IRS limit

Q: If I meet the IRS limit with all pre-tax contributions and want to contribute to the catchup, do I need to take any action?
A: Yes, if you want to contribute to the catchup you must change your pre-tax contribution to 0% and elect a Roth percentage

Q: If I am currently contributing only Roth and want to contribute to the catch-up, do I need to take any action?
A: No action is needed.

Contribution Limits:

Q: What is the IRS retirement contribution limit for 2026?
A: $24,500

Q: Does the 2026 limit of $24,500 include both Roth and pre-tax?
A: Yes, both pre-tax and Roth are included in the $24,500.

Q: What is the catch-up and contribution maximum for 2026 if I am between the ages of 50-59?
A: The catch-up is $8,000, making the contribution maximum $32,500.

Q: What is the catch-up and contribution maximum for 2026 if I am between the ages of 60-63?
A: The catch-up is $11,250, making the contribution maximum $35,750.

Q: **What is the catch-up and contribution maximum for 2026 if I am age 64 or older?**
A: The catch-up is $8,000, making the contribution maximum $32,500.

Additional Information:

Q: Where do I need to go to make changes to my contributions?
A: Log into your Vanguard account: ownyourfuture.vanguard.com

Q: Where can I find more information on catch-up contributions?
A: Once you are logged onto your Vanguard account, in the search bar type Catch-up contributions.

Q: I am having trouble changing my contributions online, can I call Vanguard for help?
A: Yes, you can call Vanguard at 800-523-1188.