StartRight.RetireRight.

	2026 ABC Company Retirement Plan Contribution Options	
	Pre-Tax contribution bucket	**Roth contribution bucket**
Contributions	Pre-tax	After-tax
Employer Contributions	Yes	Yes
Contribution limits	$24,500[1]; age 50+ $32,500; age 60-63 $35,750 You may contribute to one or both buckets, but the total combined contributions cannot exceed the IRS maximum limits.	
Income restrictions	Not applicable	Not applicable
Investment earnings	Tax-deferred earnings[2]	Tax-free earnings[3]
Taxes	Pay taxes on contributions and earnings at time of distribution. Reduces current tax liability	Pay taxes on contributions immediately; earnings distributed tax-free for qualified withdrawals
Access to money during employment	Loans and in-service withdrawals may be available, subject to withdrawal restrictions	Loans and in-service withdrawals may be available, subject to withdrawal restrictions
Distributions	Contributions and earnings are taxed at distribution. Federal, State, and Local income tax may apply. Penalty of 10% for distributions prior to age 59½ may apply	Tax-free if qualified distributions. Must meet two conditions: 1. Attainment of age 59½, death, or total disability **AND** 2. Roth account must be in existence for five years beginning with first taxable year a Roth contribution was made
Required minimum distributions	In general, age 73, unless still employed	In general, age 73, unless still employed
Rollovers	Can be rolled over to another employer sponsored plan or a traditional IRA	Can be rolled over to another Roth employer sponsored plan (if plan allows) or a Roth IRA

Remember, selecting the right type of contribution is an essential part of successful retirement planning. To learn more about your options, log in to the Start Right website and explore the **Roth Analyzer** tool and **the Financial Resource Center**. From the main menu, select the 'Planning Tools' tab. On-Demand Video: Retirement Plan Contribution Types

This information is intended to provide a general summary and is not tax advice. Please consult your tax advisor or visit www.irs.gov for specific information about how the tax rules apply to your situation.

1 For 2026, the IRS maximum you can contribute to a 401(k) plan is a total of $24,500 (if you are 50 or older $32,500) (if you are 60-63 $35,750) through pre-tax contributions, Roth contributions, or a combination of both. Each year the IRS may adjust the maximum dollar amount you can contribute to a 401(k) plan.

2 Pre-tax contribution earnings are taxed at distribution.

3 A "qualified distribution" of earnings can be tax-free. For a distribution to be qualified, the distribution must (1) be after you've reached age 59 ½ and (2) must occur at least five years following the first contribution (some exceptions apply). Based on qualified distribution rules.

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	Traditional IRA contributions	Roth IRA contributions
Contribution benefit	Tax-deferred growth—earnings accumulate tax-deferred until you withdraw them in retirement, when your tax rate may be lower than it is during your working years.	Tax-free growth—earnings grow and compound free from federal income tax, regardless of what your tax rate is in retirement.
Employer Contributions	No	No
Contribution limits	$7,500[1] - $8,600 if age 50+	
Income limits	No, anyone with earned income may contribute. But only those who meet certain income thresholds may deduct their contributions.	Yes[2]
Tax-deductible contributions	Yes. If you meet certain income requirements or are not covered by an employer-sponsored retirement plan, you may deduct all or a portion of your contributions and reduce your current taxable income.[3]	No
Age limits	As a result of changes made by the SECURE Act, anyone with earned income may contribute to a traditional IRA for 2020 or later regardless of your age.	No, anyone with earned income may contribute.
Taxation at withdrawals	Pre-tax contributions and all earnings are taxable upon withdrawal.	Withdrawal of contributions is always tax-free; earnings are tax-free if account is at least five years old and you meet one of the following qualifications: age 59½, disability, first-time home purchase, death.
Penalties	Withdrawals prior to age 59½ may be subject to a 10% penalty (in addition to income tax) unless an exception applies.[4]	A 10% penalty may apply to non-qualified withdrawals.
Required minimum distributions	You must begin taking distributions at age 73.	No, you do not have to make any withdrawals during your lifetime. Your beneficiaries won't owe taxes on the distributions.
2025 Contribution deadline	April 15, 2026	April 15, 2026
Rollovers	Can be rolled over to another Traditional IRA or 401(k)	Can be rolled over to another Roth IRA or Roth 401(k) (if plan allows)

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1 For 2026, the IRS maximum you can contribute to an IRA is a total of $7,500 (or $8,600 if you are 50 or older) through pre-tax contributions, Roth contributions, or a combination of both. Each year the IRS may adjust the maximum dollar amount you can contribute to an IRA.

2 Single filers with 2025 modified adjusted gross income (MAGI) of less than $168,000 (phase-out begins at $153,000) and joint filers with MAGIs of less than $252,000 (phase-out begins at $242,000) may contribute.

3 If you're not covered by a retirement plan at work and your spouse is covered by an employer plan then you're allowed a full deduction up to your contribution limit if your MAGI is $242,000 or less and a partial deduction up to your contribution limit if your MAGI is $252,000 or less.

4 Exceptions include qualified higher education expenses, qualified first home purchase (lifetime limit of $10,000), qualified birth or adoption expenses (up to $5,000), qualified disaster recovery distributions, qualified reservist, certain major medical expenses, substantially equal periodic payments, certain long-term unemployment expenses, involuntary distributions, death, and disability.

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