

# Supercharge Your Retirement Savings for 2026

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**As we step into 2026, it's a great time to take a fresh look at your retirement savings and make sure your plan is working as hard as you are.**

Saving for retirement is one of the best ways to build long-term financial security, and the choices you make this year can have a big, compounding impact down the road. With new contribution limits and opportunities in 2026, now is an ideal opportunity to ensure you are taking full advantage of tax-advantaged retirement accounts and smart planning strategies. By fully utilizing employer matches and tax benefits along with making catch-up contributions, you could potentially make a substantial difference in your retirement savings. Here are some practical strategies to help you maximize your contributions in 2026 and set yourself up for financial success in the years to come. And be sure to download our [2026 Retirement Plan Contribution Limits](#) guide for additional details.

## 1. Contribute the Max to Your Sponsored Plans

Maxing out your employer-sponsored plan (401(k), 403(b), 457(b), etc.) is a good way to build a foundation for the future. For 2026, many contribution limits have increased, making this an excellent opportunity to boost your savings if your budget allows. The standard employer-sponsored plan contribution limit is \$24,500 (up from \$23,500 in 2025). If you're eligible for catch-up contributions, you can contribute even more: an additional \$8,000 if you're age 50+, and under SECURE 2.0, an even higher catch-up amount of \$11,250 for those ages 60–63. Keep in mind that if you earn more than \$150,000 in FICA (Social Security) wages, any catch-up contributions you make in 2026 must be directed to a Roth account, if your plan offers one.

## 2. Maximize Your Employer Match Without Missing Out

While this may seem like straightforward advice, it's worth noting that maxing out your employer-sponsored retirement plan early in the year could mean you are missing the full

value of your employer matching contributions. Many employers match retirement contributions on a per-paycheck basis, requiring employees to contribute a certain percentage of each paycheck to receive the full match. This could be problematic for individuals who max out contributions early in the year. Some employer-sponsored retirement plans offer a “true-up” contribution at the end of the year, which includes the remaining employer match should you max out contributions before the year ends. It’s wise to confirm how your plan is structured with your company’s human resources department prior to making deferrals.

### 3. Take Advantage of IRA Contributions

In addition to employer-sponsored retirement plans, contributing to an Individual Retirement Account (IRA) can further strengthen your retirement savings strategy. For 2026, the total contribution limit for both traditional and Roth IRAs has been raised from \$7,000 in 2025 to \$7,500, with an additional \$1,100 catch-up contribution if you’re age 50 or older. It’s important to consider your income level and the phase-out limits for income tax deductibility of a traditional IRA contribution. If you are making non-deductible contributions to a traditional IRA, it may make sense to convert these funds to a Roth IRA shortly after contributing. Converting to a Roth IRA allows for tax-free growth and eliminates Required Minimum Distributions (RMDs) in retirement but will increase income tax immediately in the year of conversion.

### 4. Consider a Health Savings Account (HSA)

Unlike other retirement accounts, HSAs offer a unique tax advantage that no other savings vehicle does—the “Triple Tax Advantage.” An HSA is funded with tax-deductible contributions, grows tax-free, and provides tax-free withdrawals for medical expenses. While HSAs are designed to cover medical expenses, they can also act as an additional retirement account if you strategically invest and preserve the funds. If you can pay for all/most medical expenses out of pocket and leave your HSA funds untouched, the account can grow significantly over time. Once you reach age 65, you can withdraw the funds for any purpose without paying a penalty (it is important to note that non-medical withdrawals will be subject to ordinary income tax, like a traditional IRA and 401(k)). For 2026, the HSA contribution limits have increased from \$4,300 to \$4,400 for individuals and from \$8,550

to \$8,750 for families, with an additional \$1,000 per year catch-up contribution beginning when you’re age 55. This “retirement savings” tool will only be available to employees who are currently enrolled in their employers’ High Deductible Health Plan (HDHP), so it is important to assess your current financial situation to determine if a HDHP makes sense.

### 5. Explore Retirement Options If Self-Employed

If you are self-employed, you have some unique opportunities to help maximize your retirement contributions in 2026. Options like a SEP IRA, Solo 401(k) or SIMPLE IRA can help you save more than a traditional or Roth IRA thanks to the significantly higher contribution limits. For 2026, the SEP IRA contribution limit is \$72,000 (up from \$70,000 in 2025), as long as contributions do not exceed 25% of your compensation. For a SIMPLE IRA, the contribution limit has increased to \$17,000, with an additional \$4,000 catch-up contribution if you are age 50 or older. For Solo 401(k) plans, the total contribution limit is \$72,000, plus catch-up contributions of \$8,000 for age 50+ or \$11,250 for ages 60-63. Depending on the specific plan, you could take advantage of tax-deferred growth as well as tax-free growth with Roth options. Because each plan comes with different tax rules, contribution limits, and administrative requirements, it’s recommended to work with your accountant or financial advisor to determine the best fit for your business. Choosing the right plan can help you grow your savings faster, reduce your taxable income, and provide a more secure retirement.

No matter where you are in your retirement journey or career, taking full advantage of the planning strategies available to you is a powerful way to support your financial future. The key is to start early, stay disciplined and informed on changes, and know the various options for your specific circumstances. Careful financial planning and regular contributions can assist in the growth of retirement funds and aid in establishing long-term financial security.

We hope you found this information helpful. As always, please [reach out to us](#) anytime if you have questions or would like to review your retirement strategy together.