Roth Catch-Up Contributions

Roth after-tax contributions can provide tax-free retirement income. When you make Roth contributions, you pay taxes now. But you won't need to pay federal tax on your Roth contributions, or their earnings, as long as you're at least age 59½ and you started your Roth contributions at least five years before.[1]

Plus, if you've reached at least age 50, you are eligible to make catch-up contributions to your retirement plan, which could have been either pre-tax or Roth in previous years.

Beginning in 2026, a new federal law may change how you make catch-up contributions, depending on whether you earned more than $145,000 in FICA wages in the previous year. If you want to make catch-up contributions to your retirement plan account and earned above that dollar amount, you'll need to contribute Roth money.

If your retirement plan doesn't offer Roth contributions, and you made over $145,000 in FICA wages, you won't be able to make catch-up contributions to your retirement plan account.

Learn more about Roth
Take a deeper dive into how this new federal law affects your retirement plan account.

[1] **Taxes:** Taking money from your retirement account can affect how much you'll have to pay in taxes. You'll owe taxes on pre-tax money. You won't owe taxes on Roth earnings as long as you are age 59½ or older and it's been at least five years since your first Roth contribution. If required by law, Vanguard will withhold some taxes for you. You may need to pay a 10% federal penalty tax if you take money out early.

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