



BROWN

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2026 Retirement Plan Contribution Limits

All Brown employees may contribute to a Brown University 403(b) account. If you are not now contributing, consider doing so in 2026 to reduce your taxes and save for retirement.

LIMITS ON CONTRIBUTIONS

IRS regulations limit the amount you and Brown can contribute each year. The dollar limits for 2026 are as follows:

The maximum amount you may contribute if you are under age 50 is \$24,500. If you are age 50 or above in 2026, you may contribute up to \$32,500. If you are ages 60-63, you may contribute up to \$35,750. The combined limit on all contributions, both employee and employer, is \$72,000 for employees under age 50, \$80,000 for age 50 and above, and \$83,250 for age 60-63.

The mandatory 2% contribution under Brown's Legacy Retirement Plan does not count toward these employee contribution limits. Employee deferrals and University contributions cease after the eligible compensation you have received in a calendar year exceeds the IRS limit on compensation for plan purposes, which is \$360,000 in 2026.

The same limits apply if you are making retirement contributions pre-tax to a 403(b) account and/or post-tax to a 403(b) Roth account.

Beginning in 2026, as required under the Secure 2.0 Act, any catch up contributions made by employees whose salary is more than \$150,000 in 2025, will be after-tax Roth contributions.

We encourage all employees to periodically review their contributions.

VESTING IN UNIVERSITY CONTRIBUTIONS

Your contributions to any of the Brown retirement plans are always fully vested, or nonforfeitable.

If you are a participant in the Brown University **Legacy Retirement Plan**, you are fully vested in Brown's contributions. The vesting schedule for the University's contributions to the **Deferred Vesting Plan** is shown in the following table.

Completed Years of Brown University Service	Vested Percentage of University Contributions
Less than two	0%
Two but less than three	20%
Three but less than four	50%
Four but less than five	75%
Five or more	100%