

# Contribution Guidelines for 403(b) and 403(b)(7) Accounts

## 2026 MAC Rules

Contributing to your personal retirement account is an important part of your total financial plan. The IRS limits the amount participants may contribute to tax-advantaged retirement plans and imposes substantial penalties for violating contribution limits. The maximum allowable contribution or "MAC" calculator shows what you are allowed to contribute toward your retirement plan(s) this calendar year.

All participants should generally receive regular information from their advisor about scheduling the level of their contributions each year. This is especially true if you are eligible to use the 403(b) "Service-Based Catch-Up" or the "Age or Super Age-Based Catch-Up". Years of service must be verifiable by your current employer.

This worksheet is designed to help you and your representative determine your MAC for this calendar year.  
This worksheet must be completed for any total annual contribution exceeding \$24,500.00.

### Maximum Allowable Contribution (MAC) Worksheet

The basic 2026 limit according to Internal Revenue Code 402(g) is: **\$24,500.00**

#### Special Service-based Catch-up Provision:

Under IRC Section 402(g), if you have been employed by the employer for more than fifteen (15) years and your contributions to all 403(b) (traditional and non-traditional) plans have not averaged over \$5,000 per year, you may be able to contribute up to an additional \$3,000 per year. The total aggregated amount of this provision over your career is \$15,000. This total is calculated by adding together the total contributions made for all years.

**Step 1:** Divide your total prior contributions by your years of service with your current employer

\_\_\_\_\_ / \_\_\_\_\_ = \_\_\_\_\_

*If the average exceeds \$5,000, you are NOT eligible for this option. If average is less than \$5,000 proceed to step 2.*

**Step 2:** Add all prior amounts contributed in excess of the 402(g) limit. 403(g) limits for prior years are as follows: *Contact your provider representative or company regarding your prior contributions.*

2007-2008	\$15,500 _____	2018	\$18,500 _____	2023	\$22,500 _____
2009-2010-2011	\$16,500 _____	2019	\$19,000 _____	2024	\$23,000 _____
2012-2013-2014	\$17,000 _____	2020-2021	\$19,500 _____	2025	\$23,500 _____
2015-2016-2017	\$18,000 _____	2022	\$20,500 _____	2026	\$24,500 _____

***If this total is more than or equal to \$15,000, no further excess amount is allowed.***

If this total is less than \$15,000, subtract the total from \$15,000 and enter here: \$ \_\_\_\_\_

Enter the lesser of the amount above or \$3,000 here: \$ \_\_\_\_\_

#### Age-based Additional Amount:

Participants who are age 50 to 59 or 64 or older by 12/31/2026 qualify to make an additional contribution of up to \$8,000 to their 403(b) and/or 457(b) accounts. Participants who are aged 60, 61, 62, or 63 on 12/31/2026 may contribute an additional amount of up to \$11,250 to their 403(b) and/or 457(b) accounts. \$ \_\_\_\_\_

Are you age 50 or above this calendar year? ☐ Yes ☐ No

**2026 MAC Limit:** \$ \_\_\_\_\_