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2025 401(k) IRS Limits

Pre-Tax & Roth Limit	\$23,500
Age 50-59, Age 64+	\$7,500
Age 60-63	\$11,250

2026 401(k) IRS Limits

Pre-Tax & Roth Limit	\$24,500
Age 50-59, Age 64+	\$8,000
Age 60-63	\$11,250

Plan Details:

You can choose to contribute Pre-Tax and/or Roth from 1% up to 75%

Niagara Matches \$0.33 on every \$1 up to 6% of your pay

Niagara Match is fully vested on your 1st Anniversary

Important Plan Change

- Effective January 1, 2026, Niagara will **True Up** matching contributions
- Whether you plan to max out early or contribute unevenly during 2026, the true-up helps ensure you don't miss out on any matching dollars.

Update your Beneficiaries

- Fidelity manages Beneficiaries for 401(k) and HSA
- Setting a beneficiary is an important step to protect your family
- Review and update both beneficiary elections at 401k.com!