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WEALTH MANAGEMENT

New 401(k) Catch-Up Rules at Boeing: Should You Still Contribute?

As we enter 2026, several important 401(k) rule changes are now in effect and directly impact how Boeing professionals should think about saving for retirement. While these changes arrived quietly, getting this decision wrong can have real consequences, including missing out on significant tax-free growth or limiting flexibility in early retirement.

For many Boeing employees, the biggest question is no longer how much they can contribute, but whether the catch-up contribution is still worth doing now that the rules have changed.

2026 Boeing 401(k) Contribution Limits

For 2026, Boeing employees can contribute up to **$24,500** to their 401(k). For those age 50 and older, an additional **$8,000** standard catch-up contribution is allowed.

In addition, a newer and still lesser-known provision applies to employees in a narrow age band. For those ages **60 through 63**, a higher "super catch-up" contribution is available. In 2026, this amount is **$11,250**, replacing the standard $8,000 catch-up. Eligibility is based on the age you attain by the end of the calendar year.

These higher limits create a meaningful opportunity to accelerate retirement savings in the years leading up to retirement, especially for Boeing professionals thinking about pension timing, early retirement, or work optionality.

A Key 2026 Change: Roth Treatment for Catch-Up Contributions

Historically, catch-up contributions could be directed either to the traditional pre-tax 401(k) or the Roth 401(k).

Beginning in 2026, that flexibility changes for many higher-income employees. Under SECURE 2.0 rules now in effect, catch-up contributions must be made on a **Roth (after-tax)** basis for employees whose prior-year compensation exceeds the applicable threshold. This requirement does not apply to everyone, and the determination is based on prior-year wages and plan implementation details.

This change has caused some Boeing professionals to pause or reconsider the catch-up entirely. In most cases, we believe that would be a mistake. Even with the Roth requirement, the catch-up contribution often remains one of the most valuable retirement savings tools available.

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Putting the Catch-Up in Context: Order of Operations Matters

Before evaluating the catch-up contribution on its own, it is important to view it within a broader Boeing-specific savings hierarchy.

First, for non-union employees, we generally suggest contributing **at least 10 percent of pay to the 401(k)** to capture Boeing's full company match. This is one of the most attractive benefits available in your retirement plan.

Next, if you are enrolled in Boeing's **Advantage+** health plan, we generally suggest prioritizing your **Health Savings Account (HSA)**. The HSA offers a rare triple tax benefit: pre-tax contributions, tax-free growth, and tax-free withdrawals for qualified medical expenses. For Boeing professionals, this can be especially powerful given the rising cost of healthcare in retirement.

Once these foundational pieces are in place, the decision often becomes whether additional savings should go toward the **Roth catch-up 401(k)** or Boeing's **Supplemental Savings Plan (SSP)**.

Roth Catch-Up vs Boeing SSP

The Boeing **Supplemental Savings Plan (SSP)** is a deferred compensation plan available to a broad range of employees. Contributions reduce current taxable income, and funds are paid out in the future based on a schedule you elect.

While this can be appealing, our preference in many cases still leans toward the Roth catch-up contribution.

The first reason is flexibility. Roth 401(k) contributions allow you to adjust contribution levels throughout the year and maintain control over how the assets are invested. Just as importantly, these dollars are held in your retirement account rather than being a future obligation of Boeing.
The second reason is income control in early retirement. Many Boeing professionals retire before age 65, often around age 55. For those who do not qualify for Boeing's early retirement medical benefit, managing taxable income becomes especially important, as reported income directly impacts ACA health insurance premiums prior to Medicare eligibility.

While long-tenured employees hired before the cutoff date may rely on Boeing's retiree medical and face fewer constraints, a growing number of Boeing employees must bridge to Medicare using ACA coverage. For this group, SSP distributions paid on a fixed schedule can limit income control. Roth assets, by contrast, can be accessed without increasing taxable income, often making the Roth catch-up a more flexible and effective choice than additional SSP deferrals.

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An Additional Consideration: Future Tax Uncertainty

Another important factor when evaluating Roth catch-up contributions is uncertainty around future tax policy.

While no one can predict exactly how tax laws will evolve, history shows that tax rates change over time. This applies not only at the federal level, but increasingly at the state level as well.
Even in Washington State, which has historically operated without a state income tax, recent years have brought meaningful changes, including the implementation of a capital gains tax and broader discussions around future revenue sources.

From a planning perspective, this uncertainty matters. Roth contributions create a pool of assets insulated from future income tax increases, regardless of whether those increases come from federal or state sources. Tax diversification adds resilience and flexibility to a long-term retirement plan.

The Super Catch-Up Window: Ages 60 to 63

The super catch-up provision deserves special attention in 2026. For Boeing employees ages **60 through 63**, the ability to contribute up to **$11,250** in catch-up dollars creates a powerful opportunity in the final working years.

These contributions must be made on a Roth basis, but this is often a feature rather than a drawback. By this stage, you are already beyond age 59½, allowing penalty-free access to retirement accounts. Building a larger Roth balance during these years can materially increase the pool of tax-free dollars available as you transition into retirement.

There are important nuances around the five-year Roth rules, particularly for Roth 401(k) contributions, making this an area where a coordinated plan is essential.

Bringing It All Together

As of 2026, the rules around 401(k) catch-up contributions are meaningfully different than they were just a few years ago. Higher contribution limits, the introduction of the super catch-up, and the shift toward Roth treatment for many catch-up contributions all change how Boeing professionals should approach retirement savings decisions.

For many Boeing employees, continuing to fund the catch-up contribution remains a smart move, particularly when viewed through the lens of early retirement flexibility, healthcare planning, and long-term tax control.

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If you would like help reviewing how these 2026 rules apply to your situation, we invite you to **contact us here**. We offer a complimentary second-opinion meeting to help you map out your savings strategy and ensure your plan is aligned with your long-term goals.

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