

2022 401(k) annual contribution and catch-up limits

	2022	2021
Individual 401(k) contribution limit	\$ 20,500	\$ 19,500
Applies to worker pre-tax and Roth contributions		
Total 401(k) contribution limit Includes employer contributions and employee pre-tax, Roth and after-tax contributions	\$ 61,000	\$ 58,000
401(k) catch-up contribution limit Additional contribution that can be made by workers age 50+	\$ 6,500	\$ 6,500

Did you know?

10%

of 401(k) participants contribute the maximum amount

14%

of 401(k) participants elect to make catch-up contributions



Source: Alight Solutions 2021 recordkeeping data.