



Montgomery County Employee Retirement Plans



2026 Deferred Compensation Plan (DCP) Limit

IRS has announced the 2026 contribution limits!
Consider increasing your DCP savings rate!

❖ The IRS has determined the DCP limits for the calendar year 2025, as follows:

Annual limit	Age 50+ catch-up	Age 60-63 catch-up	3-year catch-up
\$24,500	\$8,000 (Total \$32,500)	\$11,250 (Total \$35,750)	\$49,000

- Age 60-63 Catch-up: This limit is not in addition to the age 50 catch-up limit.
- Starting January 2026, all catch-up contributions for employees with 2025 W-2 wages, Box 3, of at least \$145,000, must be designated as Roth.
- 3-year catch-up contribution: You cannot use the 3-year catch-up provision during or following the year of your normal retirement age. Please contact the Fidelity onsite representative via [email](#) or call (240) 777-8228 to validate eligibility.

❖ Ways to change your contribution amounts when you're ready:

1. Log into Fidelity's website by clicking this link:
<https://nb.fidelity.com/public/nb/MCG/home>
 - a. Select "MCG DCP" from the home screen
 - b. Select "Contribution Amount" by clicking on the "Quick Links" on the right-hand side of the screen
 - c. Click on "Contribution Amount" under the "Manage Your Contribution Amount" option
2. Call Fidelity's Customer Service department at (800) 343-0860 for assistance.
3. Change needs to be made with Payroll via payroll self-serve by December 14th to maximize your contribution amount for 2026.

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