



Time flies when you're saving for retirement



For many of us, retirement will be the single largest expense of our lifetime. Any amount you're able to save can make a positive impact on your future, and you may be surprised [how big of a difference](#) even small increases can make on your future account balance. To help you further boost your savings, Iron Mountain also matches 67 cents for every dollar you contribute, up to 6% of your eligible earnings!

And with an increase to IRS contribution limits beginning January 1, 2026, you have the opportunity to save even more for your future.

2026 401(k) contribution limits

Age as of 12/31/2026	Pretax and Roth contribution limit	Catch-up contribution limit	Total employee contribution limit
50 – 59 or 64+	\$24,500	\$8,000	\$32,500
60 – 63	\$24,500	\$11,250	\$35,750

Catch-up contributions provide Mountaineers ages 50+ with an opportunity to increase your retirement savings in the Iron Mountain 401(k) Plan as you approach retirement age. With competing financial priorities earlier in your career, you may not have been able to save as much for retirement, so making catch-up contributions now can be an important piece of your retirement savings strategy. Once you reach the combined pretax/Roth limit, catch-up contributions will automatically begin.



Calculate your contributions

Let's look at Avery—a Mountaineer who is turning age 62 in 2026 with a salary of \$100,000. Avery would like to contribute \$8,500 in catch-up contributions. Here's how she would calculate how much she should contribute per paycheck:

Regular contributions	\$24,500
Catch-up contributions	\$8,500
TOTAL EMPLOYEE CONTRIBUTIONS <i>(pretax + catch-up)</i>	\$33,000

\$33,000
Total employee contribution

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\$100,000
Annual salary

=

33%
Contribution percentage

OR

\$1,269.23
Contributions per paycheck (26 pay periods)

Roth catch-up provision for high earners

If you make more than \$150,000 in FICA wages from Iron Mountain in 2025, any catch-up contributions you make in 2026 must be Roth (after-tax). We encourage you to evaluate how this change may affect your retirement savings strategy. Review our [November announcement](#) for more details.



Check-in on your contributions

You can review or update your 401(k) contributions anytime by visiting Fidelity NetBenefits® or the [NetBenefits mobile app](#). The Fidelity Retirement Benefits Center is also available to assist you at **800-835-5095**, Monday through Friday, from 8:30 a.m. to midnight ET.

Fidelity NetBenefits



No matter where you are on your journey, Iron Mountain is here to help you chart the right path toward achieving your financial goals. Explore resources and personalized support to improve your financial health at [IMFinancialWellbeing.com](#).