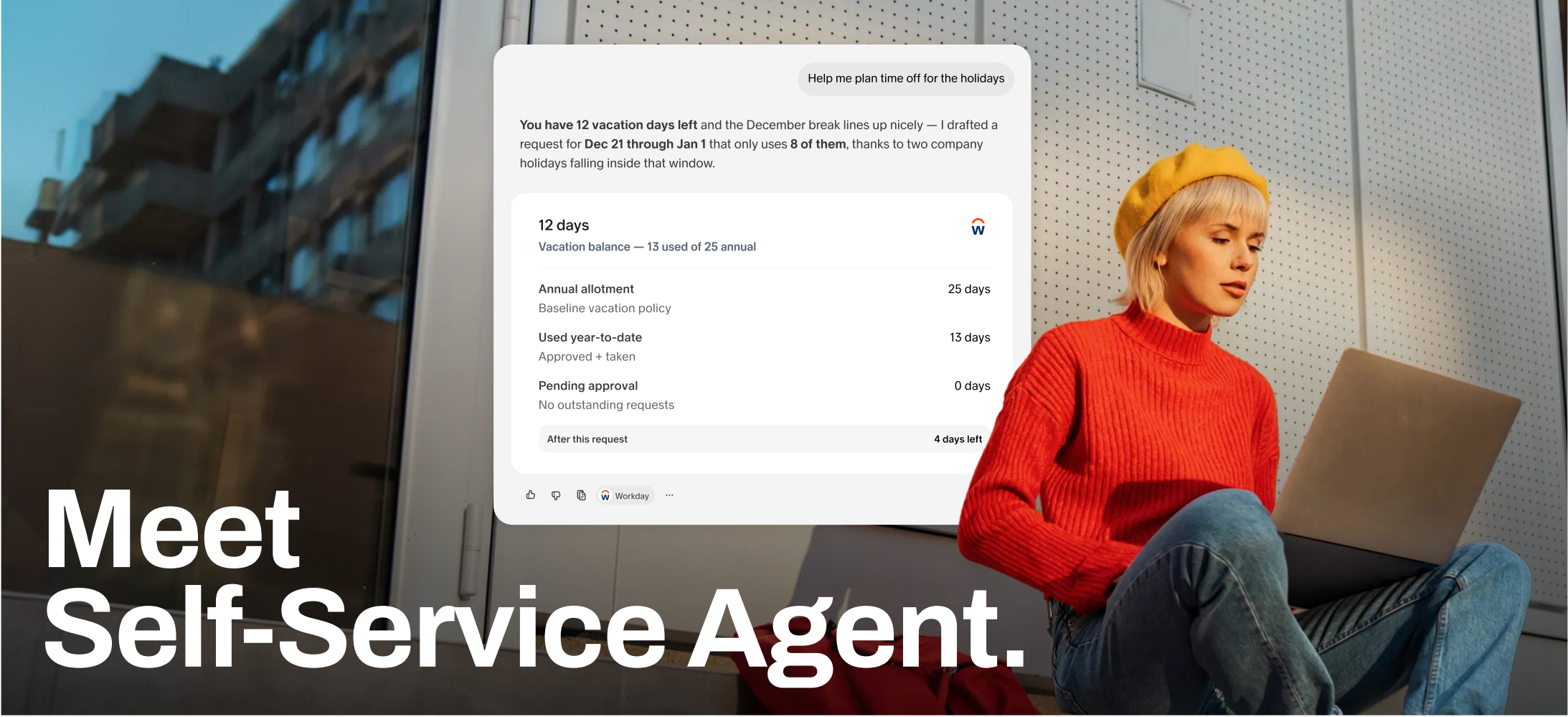




Meet Self-Service Agent.

You'll max out on **November 30, 2026** — the second paycheck that month is where your 15% contribution rate hits the **\$24,500** IRS elective-deferral limit for the year.

Nov 30, 2026

\$14,625 contributed of \$24,500 • 15% of salary



Current rate	\$1,125 / paycheck
15% of each semi-monthly paycheck	
Year-to-date through Jul 15	\$14,625
13 paychecks contributed	
Remaining to 2026 cap	\$9,875
Reaches \$24,500 on paycheck 22	

Paychecks until you cap

8 full + 1 partial (\$875)

What happens after the cap

Fidelity will automatically halt your pre-tax deferrals once you hit **\$24,500** — no action needed from you. Your **100% match on the first 4%** of salary (worth **\$7,200** a year) runs on an annual true-up, so your final two December paychecks won't lose any employer contribution when your deferrals stop.

Want to spread it evenly instead?

Dropping to 13% would land the last contribution on the **December 31 paycheck** — same \$24,500 total, just paced across the full year. If you're turning 50 in 2026, you can layer another **\$8,000** in catch-up contributions on top of the standard limit; ages 60–63 get an even larger \$11,250 catch-up under SECURE 2.0.

    Workday 

Spread my contribution to hit the cap on Dec 31 ↩

+ When will I max out my retirement contributions?



For Beth, getting a simple answer used to mean opening an HR ticket and waiting. Now Self-Service Agent brings HR policy, company knowledge, and Workday data into one conversation, **and guides her straight to the completed task.**

Instant answers to HR questions. Effortless action.

Just ask Sana, and **Self-Service Agent** gives employees and managers quick answers and resolutions.

- Manage Time
- Open an HR Case
- Navigate Policies
- Check Pay
- Support Employees
- ...and more

Empower every employee and manager — instant, trusted answers and effortless task completion, right in their natural flow of work.

[Learn more about Workday's AI agents →](#)

