

## Aon Savings Plan Contribution Limits for 2026

Aon provides the Aon Savings Plan (ASP), our 401(k) plan, to help you save for retirement while realizing tax advantages today. These benefits are subject to Internal Revenue Service (IRS) limits that may change each year. For more information about the 401(k) plan including participation and company contributions (company match and Retirement Account Contribution) eligibility rules, please review the ASP Summary Plan Description and Summary of Material Modifications. To access the ASP Summary Plan Description and Summary of Material Modifications, log into [Vanguard](#) and click on “See My Plan Communications” under “I want to”.

### 2026 IRS Limits on Contributions and Compensation

The IRS has increased the contributions and compensation limits for 2026. The chart below of 2025 and 2026 IRS contribution and compensation limits is to help you understand where the limits have changed and how you may have an opportunity to maximize your retirement savings for the 2026 plan year.

**Note:** Effective January 1, 2026, colleagues who made over \$150,000 in FICA wages from Aon in 2025 (see Box 3 of Form W2) will no longer be able to make before-tax (pre-tax) catch-up contributions. If you are in this group, any catch-up contributions you wish to make in 2026 must be on a Roth 401(k) basis.

| Defined Contribution Plan Limits   | 2025      | 2026      | Change    |
|--|-----------|-----------|-----------|
| Combined regular before-tax and Roth 401(k) contribution   | \$23,500  | \$24,500  | \$1,000   |
| Employee catch-up contribution (if age 50 or older in the year)  | \$7,500   | \$8,000   | \$500     |
| Additional employee catch-up contribution (if you will be between ages 60 to 63 at the end of the year)  | \$3,750   | \$3,250   | -\$500    |
| Employee compensation limit for calculating contributions (when you become eligible for match, Aon matches 100% on the first 1% you save and 50% on the next 6% you save on a before-tax and/or Roth 401(k) basis and provides an annual 2.5% Retirement Account Contribution (RAC), up to the compensation limit) | \$350,000 | \$360,000 | +\$10,000 |
| *Maximum Company Match (if you will be age 50 or older in the year)  | \$14,000  | \$14,400  | +\$400    |
| *Maximum Company Match (if you will <b>not</b> be age 50 or older in the year)   | \$13,500  | \$14,050  | +\$550    |
| Maximum RAC  | \$8,750   | \$9,000   | +\$250    |
| ASP contributions of all types (Aon’s and your own)  | \$70,000  | \$72,000  | +\$2,000  |

Your compensation may limit the overall company match depending upon your age and savings elections:

1. If you will be age 50 or older in the year, the maximum company match is \$14,400, if you make catch-up contributions of at least \$700..
2. If you will not be age 50 or older in the year, the maximum company match is \$14,050.
3. If you are limited under scenarios 1 or 2 above, you may be eligible for benefits under the Aon Supplemental Savings Plan (ASSP).

## Changing Your Election

You may change your contribution elections at any time. Elections can be made as a percentage of eligible compensation or as a specified dollar amount. To review or change your current ASP contributions, log into <https://www.vanguard.com/retirementplans>, or call Vanguard at 1.800.523.1188 between 7:30 a.m. and 8:00 p.m. Central time, Monday through Friday.

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*For additional information about the Aon Savings Plan, please review the Aon Savings Plan Summary Plan Description or any Summary of Material Modifications for the most current provisions in effect. In the event of any inconsistencies between the information provided herein and the governing Plan documents, the governing Plan documents shall control. The Plan terms and contributions are subject to change.*