

Catch up for retirement with Roth



Starting in 2026, recent federal legislation may affect the age-based catch-up contributions that you elect under the Nebraska Pediatric Practice, Inc. 403(b) Plan.

What's changing?

As a Nebraska Pediatric Practice, Inc. 403(b) Plan participant, in 2026 you may contribute an age-based catch-up contribution once you have contributed the \$24,500 maximum permitted under the annual IRS deferral limit.

An additional \$8,000 age-based catch-up limit (\$32,500 total) is available for participants who are at least age 50 by the end of 2026, with a special \$11,250 catch-up limit (\$35,750 total) available for participants who are between ages 60 and 63 by the end of 2026.

The SECURE 2.0 Act of 2022 ("SECURE 2.0") modified the age-based catch-up rules, requiring participants with prior year's Federal Insurance Contributions Act ("FICA") wages greater than \$150,000 (in 2025 and indexed for inflation in future years) to make their catch-up only as Roth contributions. Under current IRS guidance, 2026 is the first year that this SECURE 2.0 provision is enforceable.

Why does this change affect you?

Your wages are subject to the FICA as noted in Box 3 of your annual Form W-2 ("Social Security Wages").

The SECURE 2.0 change will affect your ability to make catch-up contributions on a pre-tax basis if your FICA wages for calendar year 2025 were greater than \$150,000 (indexed for inflation in future years).

What else do you need to know?

If your FICA wages in 2025 were more than \$150,000, you can only make Roth contributions in 2026 to use the age-based catch-up. Please contact Josef Ghaussy*, MBA, CFP®, CPFA® by phone at (402) 964-5694 or email at josef.ghaussy@hubinternational.com to discuss your contribution limit and contribution source options for 2026.

Book time with Josef

What do you need to consider?

You may want to consider the following:

- Review your current elections under your deferral agreement for the Nebraska Pediatric Practice, Inc. 403(b) Plan. Based on your unique situation, you may want to consider if age-based catch-up contributions on a Roth basis are right for you.
- Remember to review your deferral agreement annually at or before the start of each calendar year to make any necessary adjustments, particularly if your FICA wages remain higher than the threshold established each year by the IRS.
- If you need to make changes, visit cps403b.com to log into your account and update your contribution amount, update your contribution source, or suspend contributions. Go to your account homepage and click *Contributions & Savings > Manage Contributions > Update My Contributions* to submit a change for processing.

How will your contributions be applied?

- The first \$24,500 you contribute can be done on a pre-tax basis, Roth after-tax basis, or combination of both sources.
- No matter how you save for retirement up to \$24,500, any amount above that will be deemed as a Roth catch-up contribution for the rest of the calendar year.
- You can change your contribution rate and/or source at any time by logging into your account online or by calling Voya.

We are here to help.

If you have questions about your account or need assistance updating your contributions, please call Voya at **(800) 584-6001** weekdays between 7:00 a.m. – 8:00 p.m. CT, excluding stock market holidays.

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For 403(b)(1) fixed or variable annuities, employee deferrals (including earnings) may generally be distributed only upon your: attainment of age 59½, severance from employment, death, disability, or hardship. Note: Hardship withdrawals are limited to employee deferrals made after 12/31/88. Exceptions to the distribution rules: No Internal Revenue Code withdrawal restrictions apply to '88 cash value (employee deferrals (including earnings) as of 12/31/88) and employer contributions (including earnings). However, employer contributions made to an annuity contract issued after December 31, 2008 may not be paid or made available before a distributable event occurs. Such amounts may be distributed to a participant or if applicable, the beneficiary: upon the participant's severance from employment or upon the occurrence of an event, such as after a fixed number of years, the attainment of a stated age, or disability.

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