

Hello,

For your reference, please note the IRS 2026 Contribution limits for 457b Deferred Comp Plans:

- \$24,500 for ages 49 and younger
- \$32,500 for ages 50 and older (includes \$8,000 age 50+ catch-up contributions)
- \$35,750 for ages 60, 61, 62 and 63 (includes \$11,250 age 60-63 catch-up contributions)
- Up to \$49,000 with special catch-up contributions. (Participants must qualify to participate in special catch-up).

*Only one catch-up provision may be used in any one tax year.*

NOTE: Beginning January 1, 2026, if an employee earned \$150,000 or more in FICA wages (Box 3 "Social Security wages" on W-2 form) in 2025, age 50+ or age 60-63 catch-up contributions must be made as Roth (after-tax) contributions. Special catch-up contributions are not subject to this requirement. Standard contributions can still be made on a pre-tax basis.

Thank you for relaying this information to employees and for monitoring contribution limits throughout the year.

Thank you and please let me know if you have any questions.

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