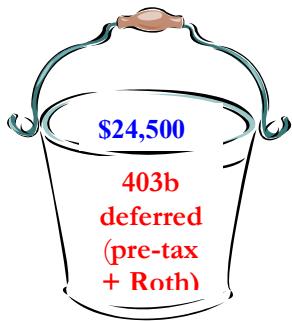


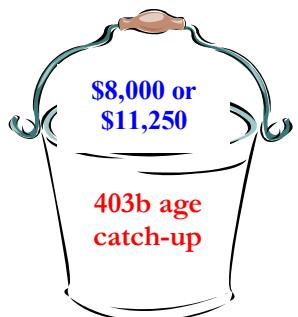
This shows how your UA voluntary retirement contributions flow in **2026**.

Each bucket must be filled before flowing to the next.



You can decide if you want your voluntary contributions to be deferred (pre-tax deduction) and/or Roth (after-tax deduction). This limit applies to the combination of both contributions. This means what you put into a Roth will reduce the amount you can contribute on a pre-tax basis.

Are you contributing to another employer plan? If so, it is your responsibility to make sure your combined contributions don't exceed this amount or the age catch-up amount.



If you reach age 50 or above by **December 31, 2026**, we will automatically apply one of the following catch-up limits:

- If you're age 60-63: \$11,250
- If you're age 50-59 or 63+: \$8,000

This applies to your combined pre-tax and after-tax Roth contributions.

NOTE: If your FICA wages totaled \$150,000 or more in calendar year 2025, your 403b age catch-up MUST go into the 403b Roth age catch-up bucket.



Your 457b account is separate from your 403b account. You must designate new investment options and a separate beneficiary. Your fund sponsor will notify you to do this when your **first 457b contributions are made**. You can elect to invest your 457b differently if you want. Until you designate a 457b investment portfolio, your contributions will go into the designated default fund.

457b can accept employee voluntary pre-tax and/or Roth contributions.



It's not likely you're contributing to **another employer's 457b plan**. If so, it is your responsibility to make sure your combined contributions don't exceed this amount or the age catch-up amount.

NOTE: If your FICA wages totaled \$150,000 or more in calendar year 2025, your 457b age catch-up MUST go into the 457b Roth age catch-up bucket.

What about required contributions?
The 5% required contribution made as a condition of employment is excluded from the 402g tax-deferred limit and/or the Roth limit. Required contributions do not go into the buckets shown here. However, they do apply to the 415c limit (see below).

2026 IRS LIMITS

402g tax-deferred and/or Roth limit = **\$24,500** (applies only to voluntary contributions; required contributions excluded)

415c limit = **\$72,000** (applies to all \$ in 403b: required & voluntary employee contributions + UA contributions; but excludes \$8,000 or \$11,250 age catch-up)

Max UA match = **\$36,000** (not to exceed 10% @ pay period on first \$360,000 of compensation in the tax year). No additional mandatory EE or ER contributions can be made once this comp limit has been met for that calendar year.

403b after-tax

This option will not be available in most cases. If you qualify for regular after-tax contributions, the contribution amount available will be any remaining balance in your 415c limit **AFTER** all pre-tax/Roth 403b contributions and 457b contributions have been exhausted. Your contributions will automatically roll to the 403b after-tax bucket unless you elect to stop your voluntary contributions for the remainder of the calendar year. Don't forget to change your voluntary contributions in Workday for the new calendar year so you don't miss any employer matching contributions.