



## A Change to Roth Catch-up Contribution Requirements

**Important Note:** Getty recommends working with your financial advisor (or making use of [My Secure Advantage](#)) to discuss the implications of this change. Make your contribution changes between December 19 and December 31, 2025 to ensure they apply to the first pay period of 2026.

### 2026 403(b) Plan Employee Contribution Limits

- Standard Limit: **\$24,500**
- Catch-Up Limit (Age 50-59 and Age 64+ on 12/31/26): **\$8,000**
- Catch-Up Limit (Age 60-63 on 12/31/26): **\$11,250**

Starting January 1, 2026, a new rule under the SECURE 2.0 Act impacts how certain participants make catch-up contributions to Getty's 403(b) Plan.

Age 50 or older remains a requirement for any participant to make catch-up contributions to the Plan.

### What's Changing?

If your total **2025 FICA wages** earned from Getty (Box 3 on your 2025 form W-2) are **over \$150,000**, any catch-up contributions you make in 2026 must be made as **after-tax Roth contributions**.

If your FICA wages are **\$150,000 or less**, you can continue to make catch-up contributions as pre-tax or Roth.

As the plan sponsor, Getty is responsible for ensuring participants fulfill this obligation. We will verify participants' FICA wages and report to Vanguard as needed to ensure contributions satisfy the requirement.

### What this Means for You

Once your **pre-tax contributions** reach the standard IRS limit (\$24,500), Vanguard will **automatically stop your 403(b) contributions** if you haven't elected any Roth contributions. At that point, you will then need to log in to Vanguard and elect Roth contributions to continue contributing for the remainder of the year.

To avoid this interruption, Getty suggests setting a contribution strategy at the beginning of the year. If you choose to do so, below are suggested contribution amounts to assist you with this approach.

**To contribute the maximum pre-tax regular deferral and maximum Roth catch-up:**

- Pre-tax (Regular Deferral): **\$942.00** per pay period
- Roth (Age 50-59 and Age 64+): **\$308.00** per pay period
- Roth (Age 60-63): **\$433.00** per pay period

If you wish to make your regular contributions **all Roth** or a **combination of pre-tax and Roth**, you may do so. Just make sure your annual pre-tax contributions don't exceed \$24,500, as exceeding this limit will cause your contributions to stop.

**To make all Roth contributions up to the maximum limits:**

- Roth (Age 50-59 and Age 64+): **\$1,250** per pay period
- Roth (Age 60-63): **\$1,375** per pay period

*Please note that the above strategies are for flat dollar amount contributions and assume that those begin with the first pay period of 2026. Changes made after the first pay period will require different calculations.*

**Note on Percentage-Based Contributions**

If you currently contribute a **percentage of pay** rather than a flat dollar amount, please be aware that this method may make it harder to stay within IRS limits. You may want to monitor your contribution limits closely to avoid a potential trigger for Vanguard to automatically stop all contributions.

**Next Steps**

Please speak with your financial advisor, review your current contribution elections and, if you wish, adjust them as needed for the 2026 plan year. If you want your changes to take effect with the first pay period in 2026, we recommend making your contribution changes between **December 19 and December 31, 2025**.

**How To Change Your Vanguard Contributions:**

- Log on to <https://ownyourfuture.vanguard.com>
  - Go to **Manage my money > Contributions**
- Or call Vanguard Participant Services at 800-523-1188

For questions related to Getty's 403(b) Plan, please contact Getty HR at 310-440-6523 or email [HR@getty.edu](mailto:HR@getty.edu).