

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.

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. Getty recommends making both pre-tax and Roth contributions each pay period to avoid interruptions.

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.

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.