

CATCH UP WITH RETIREMENT

SAVE MORE WITH AGE-BASED CATCH-UP CONTRIBUTIONS



In 2026, the University of Texas System will adopt a new “super” catch-up contribution limit for the UT System Voluntary Retirement Programs as part of the SECURE 2.0 Act, which aims to help people boost their savings as they near retirement.

UNDERSTANDING THE CATCH-UP CONTRIBUTION LIMITS FOR PARTICIPANTS AGED 50 AND OLDER

The new contribution limit for individuals aged 60-63 allows you to contribute an additional \$11,250 to the UT System Voluntary Retirement Programs in 2026. Here are the key details of each catch-up limit as announced in IRS Notice 2025-67:

Catch-up Contribution Limit (ages 60-63): If you are aged 60-63 by the end of 2026, you can contribute up to \$35,750 (\$24,500 + \$11,250).

Catch-up Contribution Limit (ages 50-59 and 64+): Participants aged 50-59 and 64+ by the end of 2026 can contribute up to \$32,500 (\$24,500 + \$8,000).

The increased catch-up contribution limits are a great opportunity for you to maximize your UT System Voluntary Retirement Program savings during your remaining working years. Your future self thanks you. When you're ready to update your contributions for the standard or super catch-up limit, log into **UTRetirement Manager**.

Not FDIC/NCUA/NCUSIF Insured | Not a Deposit of a Bank/Credit Union | May Lose Value | Not Bank/Credit Union Guaranteed | Not Insured by Any Federal Government Agency

Insurance products, annuities and retirement plan funding issued by (third party administrative services may also be provided by) Voya Retirement Insurance and Annuity Company (“VRIAC”), Windsor, CT. VRIAC is solely responsible for its own financial condition and contractual obligations. Plan administrative services provided by VRIAC or Voya Institutional Plan Services LLC (“VIPS”). VIPS does not engage in the sale or solicitation of securities. All companies are members of the Voya® family of companies. Securities distributed by Voya Financial Partners LLC (member SIPC) or third parties with which it has a selling agreement. Custodial account agreements or trust agreements are provided by Voya Institutional Trust Company. All products and services may not be available in all states.

4728858_0925 © 2025 Voya Services Company. All rights reserved. CN4791288_1126