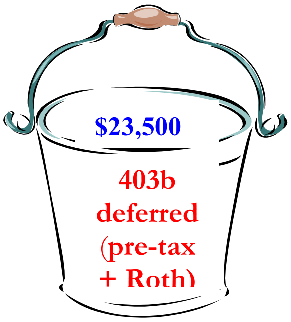
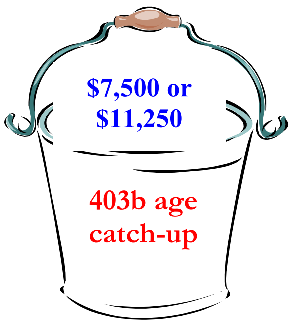
This shows how your UA <u>voluntary</u> retirement contributions flow in 2025.
Each bucket must be filled before flowing to the next.



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.

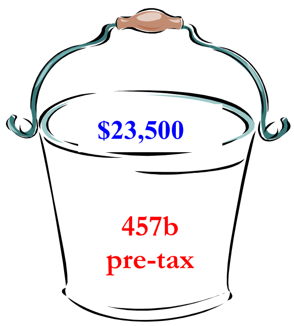
Are you contributing to another employer plan? If so, it is your responsibility to make sure your <u>combined</u> contributions don't exceed this amount or the age catch-up amount. At your request, UA can move an excess amount to after-tax at the end of the year. Or better, provide us with an estimate of your annual other employer contribution early in the year, before you go over. We can redirect your contributions to the next available bucket within the 415c limit. Picture your other employer contribution as a weight thrown into the bucket to raise the water level.



If you will reach a certain age by **December 31, 2025**, we will automatically apply this higher catch-up limit:

- If you're age 60-63: $11,250
- If you're age 50-59 or 63+: $7,500

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



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 only accept employee voluntary pre-tax contributions.

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

It's not likely you're contributing to **another employer's 457b plan**. But if you are, those contributions may affect how much you can do at UA.

<u>2025 IRS LIMITS</u>

402g tax-deferred limit = **$23,500** (applies only to voluntary contributions; required contributions excluded)

415c limit = **$70,000** (applies to all $ in 403b: required & voluntary employee contributions + UA contributions; but excludes $7,500 or $11,250 age catch-up)

Max UA match = **$35,000** (not to exceed 10% @ pay period on first $350,000 of compensation in the tax 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.

Updated November 2024