

## 2026 457b Contribution Limits

| <b>2026</b>                                                                                                                                                                                                                                                                           | <b>Catch-Up<br/>Contribution<br/>Amount</b> | <b>Maximum<br/>Contribution<br/>Amount</b> | <b>Suggested<br/>Bi-Weekly<br/>Contribution*</b> | <b>Suggested<br/>Monthly<br/>Contribution*</b> |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------|--------------------------------------------|--------------------------------------------------|------------------------------------------------|
| <b>Regular Limit**</b>                                                                                                                                                                                                                                                                | <b>N/A</b>                                  | <b>\$24,500.00</b>                         | <b>\$942.30</b>                                  | <b>\$2,041.66</b>                              |
| <b>Standard Catch-Up**</b>                                                                                                                                                                                                                                                            | <b>Up to \$24,500.00</b>                    | <b>\$49,000.00</b>                         | <b>\$1,884.61</b>                                | <b>\$4,083.33</b>                              |
| <b>Ages 50+ Catch-Up</b>                                                                                                                                                                                                                                                              | <b>\$8,000.00</b>                           | <b>\$32,500.00</b>                         | <b>\$1,250.00</b>                                | <b>\$2,708.33</b>                              |
| <b>Ages 60 to 63 Catch-Up</b>                                                                                                                                                                                                                                                         | <b>\$11,250.00</b>                          | <b>\$35,750.00</b>                         | <b>\$1,375.00</b>                                | <b>\$2,979.16</b>                              |
| Contributions can be increased at <b>MyFloridaDeferredComp.com</b> by clicking the <b>Increase Contributions Button</b> , or contact the Bureau of Deferred Compensation or your Investment Provider(s).                                                                              |                                             |                                            |                                                  |                                                |
| *Based on regular payroll schedule dates (26 bi-weekly/12 monthly) starting in January 2026. Contributions can be changed at any time (suggested contributions will vary based on deferral start date and are rounded down to the nearest cent).                                      |                                             |                                            |                                                  |                                                |
| **Contributions may be either 457b Pre-Tax or 457b Roth.                                                                                                                                                                                                                              |                                             |                                            |                                                  |                                                |
| Standard Catch-Up is based on an application process, and Catch-Up Contribution Amounts may vary. Please contact the Bureau of Deferred Compensation for additional information.                                                                                                      |                                             |                                            |                                                  |                                                |
| Beginning January 2026, contributions up to the Regular Limit may be either 457b Pre-Tax or 457b Roth. After reaching the Regular Limit, however, High Earners with 2025 FICA wages of \$150,000 or more must make Age-Based Catch-Up contributions on a 457b Roth (after-tax) basis. |                                             |                                            |                                                  |                                                |

## Implementation of Secure 2.0, Section 603 “Roth High Earners”

### What is “Roth High Earners” (also known as “Secure 2.0, Section 603”)?

“Roth High Earners” is shorthand for the requirements of Secure 2.0, Section 603, which requires Participants who meet the definition of a “High Earner” to make Age-Based Catch- Up Contributions on a 457b Roth (after-tax) basis. This requirement applies each year, based on the prior year’s FICA wages.

For example:

Participant A earned FICA wages that qualified them as a High Earner in 2025. In 2026, Participant A’s age-based contributions to the Plan in excess of the Regular Limit **MUST** be contributed as 457b Roth contributions.

Participant B **DID NOT** earn FICA wages that qualify them as a High Earner in 2025. In 2026, Participant B’s age-based contributions to the Plan in excess of the Regular Limit may be any combination of 457b Pre-Tax or 457b Roth, up to Participant B’s Age-Based Catch-Up Contribution Limit.

### What are Age-Based Catch-Up Contributions?

Age-Based Catch-Up Contributions are contributions made to the Plan based on the special limits allowed to 457b Participants ages 50+ and ages 60–63.

**Does Secure 2.0, Section 603 affect 457b Standard Catch-Up Contributions?**

No. 457b Standard Catch-Up Contributions are not subject to Secure 2.0, Section 603.

**What is the definition of a High Earner?**

Participants who made \$150,000 or more FICA wages, as indicated in Box 3 of their 2025 W2, are considered High Earners.

**Do all catch up contributions need to be made on a Roth basis?**

No. Only Participants who made \$150,000 or more FICA wages, as indicated in Box 3 of their 2025 W2, are considered High Earners and thus must make Age-Based Catch-Up Contributions on a 457b Roth (after-tax) basis.

**When does Roth High Earners take effect?**

Roth High Earners takes effect on January 1, 2026.

**How will I know if I am a High Earner? Do I have to report my earnings to the Plan?**

Participants who made \$150,000 or more FICA wages, as indicated in Box 3 of their 2025 W2, are considered High Earners. Participants do not need to report earnings to the Plan.

**What happens when a High Earner reaches the Regular Limit? Will their Pre-Tax Contributions change to Roth?**

Participants will need to take action once the Bureau of Deferred Compensation stops their Pre-Tax Contributions after they reach their limit. Two pay cycles before a Participant is anticipated (based on current Contribution Amount) to meet the limit, Pre-Tax Contributions will be automatically set to stop or reduce to an amount that meets the Regular Limit. At that time, Participants will be notified via email (or mail if no email address is on file) of the adjustment and be directed to add or increase their Roth Contribution election to continue to utilize the Catch-Up Limit. If no adjustment is made, only the active Roth Contribution election will continue for the duration of the current Tax Year.

**IMPORTANT NOTE:**

The Bureau will not automatically convert Pre-Tax Contributions to Roth, nor will it automatically increase Roth Contributions. Participants wanting to make Roth Contributions can simply increase their Roth Contribution via the Bureau's website ([MyFloridaDeferredComp.com](https://MyFloridaDeferredComp.com)). No additional enrollment is required.

**If an adjustment is made to my contribution amount because I am a High Earner, can I set my contribution amount back to Pre-Tax for next year?**

Yes. Participants who want to set an election to take effect at the first payroll of 2027 may do so anytime prior to the deadline for that pay cycle (typically mid-December 2026).