



Roth Catch-Up: Frequently Asked Questions

Starting January 1, 2026, some YMCA employees will be required to make their age-based catch-up contributions to the 403(b) Savings Plan on a Roth basis. We refer to this as the "Roth Catch-Up Requirement."

How to Determine Whether the Roth Catch-Up Requirement Applies to You

- **Who does this impact?**

The requirement affects you if you are or will be a 403(b) Savings Plan participant reaching age 50 or older in 2026 who earned more than \$150,000 in FICA wages from the YMCA in 2025.

- **What are FICA wages?**

FICA wages are the part of your earnings subject to Social Security and Medicare taxes. You can find this amount in Box 3 of your 2025 *Form W-2*.

- **What if I worked for another employer or YMCA in 2025?**

Only wages—whether exempt or non-exempt—paid by your current YMCA Association count. Your YMCA doesn't need wage information from other employers.

- **Does the Roth Catch-Up Requirement apply to me if I'm over age 50 but I *didn't* make more than \$150,000 in FICA wages in 2025 from my YMCA?**

No, the Roth Catch-Up Requirement would not apply to you.

- **Does the Roth Catch-Up Requirement apply to me if I made more than \$150,000 in FICA wages in 2025 but I *won't* turn age 50 or older in 2026?**

No, the Roth Catch-Up Requirement would not apply to you.

- **How does your YMCA determine if you're impacted?**

Your YMCA will know if you are impacted based on the age you turn in 2026, as well as your FICA wages for 2025. Your YMCA reports this information to the YMCA Retirement Fund.

Questions? Contact Y Retirement at 800-RET-YMCA (800-738-9622), Mon-Fri, 9:00 a.m. to 5:00 p.m. E.T.

What Happens If the Roth Catch-Up Requirement Applies to You

● Can I still make pre-tax contributions?

Yes! You can contribute up to \$24,500 in 2026 as pre-tax.

● Does it change how much I can contribute to the 403(b) Savings Plan?

No. The following contribution limits still apply to you in 2026:

2026	YMCA RETIREMENT FUND CONTRIBUTION LIMITS	Total Contributions to both the 401(a) Retirement Plan and the 403(b) Savings Plan	\$72,000 ((\$80,000 if eligible for Age 50+ Catch-Up; \$83,250 if eligible for Age 60–63 Catch-Up)
2026	YMCA RETIREMENT FUND 403(b) SAVINGS PLAN CONTRIBUTION LIMITS	Total of Pre-Tax and Roth Contributions	\$24,500
		15+ Years of YMCA Service Catch-up (increases contribution maximum based on prior contributions)	\$3,000
		Age 50+ Catch-Up (if you turn age 50 or older during the calendar year)	\$8,000
		Age 60-63 Additional Catch-Up (if you turn ages 60–63 during the calendar year)	\$3,250

● What happens if I elect to make pre-tax contributions in the 403(b) Savings Plan Enrollment Form?

1. ☒ Only pre-tax contributions of ____ % or \$ _____ to the Tax-Deferred Account
☐ I do not wish to make any contributions greater than my permitted pre-tax contribution limit

If you elect only pre-tax contributions (see example above) and the percentage or amount you pick push your 2026 contributions over \$24,500, any contribution above that limit will automatically switch and be deemed a contribution to your Roth Account. That means your YMCA will make contributions above \$24,500 from your after-tax pay until you reach your applicable Age Catch-Up limit.

Then your YMCA will once again begin taking pre-tax contributions from your pay for your first pay date in 2027.

● What if I don't want to make Roth Catch-Up contributions?

You'll need to complete a new 403(b) Savings Plan Enrollment Form and Wage Reduction Agreement to opt out of contributions beyond the pre-tax limit as shown here:

1. ☒ Only pre-tax contributions of ____ % or \$ _____ to the Tax-Deferred Account
→ ☒ I do not wish to make any contributions greater than my permitted pre-tax contribution limit

When you make this election, your contributions will stop in 2026 once you have reached a total of \$24,500 in pre-tax contributions. No further contributions will be made to the 403(b) Savings Plan.

Then your YMCA will once again begin taking pre-tax contributions from your pay for your first pay date in 2027.

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- **What if I only make contributions to my Roth Account?**

2. ☒ **Only after-tax contributions of _____ % or \$ _____ to the Roth Account**

The Roth Catch-Up Requirement will not have an impact on you if you elect to only make after-tax contributions to the Roth Account in 2026 (as shown above).

- **What if I choose to make both pre-tax contributions and after-tax contributions each pay date?**

3. ☒ **BOTH pre-tax contributions of _____ % to the Tax-Deferred Account AND after-tax contributions of _____ % to the Roth Account**

4. ☒ **BOTH pre-tax contributions of \$ _____ to the Tax-Deferred Account AND after-tax contributions of \$ _____**

If you elect to contribute both pre-tax contributions and after-tax contributions on each pay date (as shown above), those contributions will continue until the amount of your pre-tax contributions reaches \$24,500 in 2026. At that point, the amount of pre-tax contributions that you elected to contribute will automatically switch and be deemed an elected contribution to your Roth Account. That means your YMCA will take the amount (or percentage) that you elected as a pre-tax contribution **and** the amount (or percentage) you elected as an after-tax contribution from your after-tax pay until you reach your applicable Age Catch-Up limit.

Then your YMCA will once again begin taking pre-tax contributions and after-tax contributions from your pay for your first pay date in 2027.

If you elect to contribute both pre-tax contributions and after-tax contributions on each pay date and the amount of your pre-tax contributions never reaches \$24,500 in 2026, then you will not be impacted by the Roth Catch-Up Requirement.

- **Can I change my contributions during the calendar year?**

You may change or stop future contributions at any time during the year by completing a new *403(b) Savings Plan Enrollment Form and Wage Reduction Agreement* and providing it to your YMCA's Local Plan Administrator.

- **Anything else that I should know?**

The FAQs above do not consider the 15+ Years of YMCA Service Catch-Up. If you are eligible for that catch-up, you will be able to make pre-tax contributions until you reach \$24,500 plus your 15+ Years of YMCA Service Catch-Up limit.

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