

Fax completed forms to (714) 258-4262 or email to rpa@schoolsfirstfcu.org

1. Employee Information

<hr/>		<hr/>		<hr/>	
First Name		Last Name		SSN	
<hr/>		<hr/>		<hr/>	
Email Address		<input type="checkbox"/>	<input type="checkbox"/>	<hr/>	<hr/>
		Certificated	Classified	Date of Birth	Date of Hire
<hr/>		<hr/>			
School District		County			

2. 403(b) Special Catch-up

Under the 403(b) special catch-up, employees of a qualified organization may contribute an increased dollar amount under IRC Section 402(g)(1) if they've completed at least 15 years of full-time service with the organization. This special 403(b) catch-up is the least of:

- \$3,000
- \$15,000, reduced by the sum of:
 - Amounts not included in gross income for prior taxable years by reason of this special 403(b) catch-up.
 - And the aggregate amount of designated Roth contributions (per IRC Section 402A(c)) permitted for prior taxable years by reason of this special 403(b) catch-up;
- Or \$5,000 multiplied by the employee's years of full-time service equivalent with the qualified employer, less all elective deferrals the employee made in prior years to the organization's plan. Elective deferrals include those made in a 401(k) plan, SARSEP, SIMPLE or 403(b) plan maintained by the organization.

As indicated above, the special 403(b) catch-up formula imposes a lifetime limit of \$15,000 in elective deferrals.

3. Secure 2.0 Act

To comply with the SECURE 2.0 Act, Jan. 1, 2026, if you make age-based catch-up contributions (age 50+ or age 60-63) and your prior year FICA wages (Box 3 of your W-2) exceed \$150,000, these catch-up contributions must be made on a Roth basis in accordance with IRC section 414(v)(7)(A).

To avoid any interruption to your contributions:

- If your FICA wages exceed \$150,000, please ensure all catch-up contributions are directed at a Roth source.
- If needed, submit an updated Salary Reduction Agreement (SRA) to reflect this change and ensure the Roth account/source is ready to receive funding.

Action required:

- Provide a copy of your 2025 W-2 and complete the certification below.
- Review your contribution elections and update your SRA, if necessary.

I certify that my FICA wages for the prior year, as shown in Box 3 of my W-2, are \$ _____

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4. 403(b) Calculations

1. 403(b) and Roth 403(b) combined annual deferral limit 1. \$ 24,500

2. Please respond to the following questions:
 - a. How many years of full-time equivalent service have you completed with your current employer?
(If less than 15 years, you wouldn't be eligible for the special 403(b) catch-up.) _____

 - b. Please enter the total lifetime cumulative amount of any previously utilized special service-based 15-year catch-up contributions, if any. b. _____

 - c. Subtract (b) from 15,000. c. _____

 - d. Multiply years of service (line a) by \$5,000. d. _____

 - e. Total of all prior elective deferrals to employer plan. e. _____

 - f. Subtract (e) from (d).
(If it's greater than 2d, you would not be eligible for the special catch-up contribution.) f. _____

 - g. Annual service-based contribution limit. g. \$ 3,000

 - h. Maximum amount of service-based catch up for 2026.
(Enter the lesser of the amounts shown in fields: c, f or g.) h. _____

3. If you will be age 50-59 or 64 and older in 2026, enter \$8,000. If not, enter \$0. 3. _____

4. If you will be 60, 61, 62 or 63 in 2026 enter \$11,250. If not, enter \$0. 4. _____

5. This is your maximum 403(b) and Roth 403(b) **if applicable** contribution amount for 2026
(Add (line 1) plus (h) and (3 and 4).) 5. _____

5. Signature

Important: You may rely on the accuracy of this worksheet if the information you provide is correct and complete. Neither SchoolsFirst Plan Administration nor your Employer has pre-2025 data for purposes of calculating the 403(b) 15-year special catch-up contribution. By signing this worksheet, you certify that all the information you provided is accurate and you agree to indemnify and hold harmless SchoolsFirst Plan Administration, LLC and your Employer from all damages, which may result from providing inaccurate or incomplete information. You understand and agree that your total annual contributions to all your 403(b) plans may not exceed the lesser of \$72,000 or 100% of includable compensation.

Employee Signature

Date