



# UW

Human Resources



## SECURE 2.0 Act

The IRS issued final regulations implementing a key provision of the SECURE 2.0 Act. Effective January 1, 2026, new federal requirements affect how certain employees make catch-up contributions to their retirement plans. Catch-up contributions allow employees age 50 or older to save more for retirement beyond the standard IRS limit. Specifically, eligible individuals who meet the criteria below will be required to make catch-up contributions on a Roth (after-tax) basis. Pre-tax catch-up contributions will no longer be permitted.

### This change applies to employees who:

- Will be age 50 or older during calendar year 2026, and
- had FICA wages from University of Wyoming exceeding \$150,000 (Social Security wages reported in Box 3 of the W-2) in the 2025 calendar year.
- If both conditions apply to you, any contributions made above the standard IRS limit (\$24,500 for 2026) must be designated as Roth (after-tax). Contributions up to the standard limit may still be made as either pre-tax or Roth (after-tax). Participants are responsible for staying within the IRS contribution limits.

### The 2026 contribution limits are:

Contribution Type	2026 Limit 403(b)	2026 Limit 457(b)
Standard IRS contribution	\$24,500	\$24,500
Catch-up for ages 50–59 and 64 +	\$8,000	\$8,000
Catch-up for ages 60–63	\$11,250	\$11,250

### Possible Action Steps:

- **Review your supplemental retirement catch-up contributions.** Ensure that your catch-up contributions are made on a Roth (after-tax) basis.
- **Consult a financial or tax advisor to understand how this change may affect your retirement strategy.**
- **Submit a new Supplemental Retirement/Deferred Compensation Agreement.** To update contributions, please submit the supplemental retirement/deferred compensation agreement to the Benefits Office.

If you have questions, please reach out to the Benefits Office at 307-766-4220 or email us at [hrbenofc@uwyo.edu](mailto:hrbenofc@uwyo.edu).

### Resources & Contacts:

- Link to the University of Wyoming [403\(b\) Supplemental Retirement/457\(b\) Deferred Compensation Agreement](#)
- [TIAA website](#) | 800-842-2252 for account assistance
- Wyoming Retirement System Forms [457\(b\) Deferred Compensation Forms](#)
- [Wyoming Retirement System link to Secure 2.0 page](#) | 307-777-7691