

# 2026 Contribution Limits

## Supplemental Retirement Accounts (SRA)

### WHO CAN ENROLL?

All employees are eligible to contribute to a Supplemental Retirement Account (SRA) with one of the three (3) approved vendors: Fidelity, TIAA or MSRP Empower.

### WHAT SRA OPTIONS DO I HAVE?

As an employee of UMGC, you may enroll in one or more of the following SRA plans. Contributions are withheld on a pre-tax or post tax basis depending on your plan & vendor choice:

- 403(b) – pre-tax, post tax, and Roth options
- 457(b) – pre-tax, post tax, and Roth options
- 401(k) – pre-tax, post tax, and Roth options

To learn more about the differences between these plans, please review the [Plan Comparison Charts](#) posted on The Source.

### HOW MUCH CAN I CONTRIBUTE ANNUALLY?

In 2026, employees may contribute up to \$24,500 plus an additional \$8,000 annually, if age 50 or over, or an additional \$11,250 if age 60 to 63.

### WHAT'S NEW IN 2026?

Employees age 50 or older with annual earnings \$150,000 or more in 2025 must make excess contributions into a Roth (after-tax) basis. This is a Federal requirement for 403(b), 401(k), 457(b) and similar plans.

2026 Calendar Year SRA Plans	Maximum Limit (under age 50)	Catch-Up Limit (at least age 50 in 2026)	Super Catch-Up Limit (age 60-63 in 2026)
401(k) or 403(b)	\$24,500	\$32,500	\$35,750
457(b)	\$24,500	\$32,500	\$35,750
Total	\$49,000	\$65,000	\$71,500

### OTHER IMPORTANT INFORMATION

- It is your responsibility to monitor your annual contributions to ensure that you do not exceed the annual limit. If you exceed the IRS limits above, there may be tax penalties if not corrected.
- Calculate your pay period withholdings carefully. If your pay period contribution is greater than your pay (after mandatory taxes & deductions), no SRA contribution will be made.
- You may begin, cancel or stop contributions at any time during the year.
- Fidelity, TIAA, and MSRP-Empower representatives are available to discuss your individual retirement questions. To schedule an appointment with a SRA retirement representative, go to the specific vendor website to schedule.

### Enroll & Login Online

- Enroll in plans
- Research investment options
- View balances
- Change contributions
- Access investment tools and calculators

For TIAA and Fidelity plans enroll online via [USM Retirement@Work®](#)

For MSRP Empower, enroll online via [MyMSRP](#).

Enrollment instructions can be found on The Source, [here](#).

### Need Assistance?

#### TIAA & Fidelity

Participants can contact the USM Retirement@Work® center managed by TIAA by phone at  
1-844-567-9090

Monday - Friday 8 a.m. to 10 p.m. (ET)

#### MSRP Empower

Participants can contact a representative by phone at  
1-800-545-4730

Monday - Friday 8 a.m. – 11 p.m. (ET)  
Saturday 9 a.m. – 6 p.m. (ET)

### VENDOR WEBSITES

#### [Fidelity](#)

#### [TIAA](#)

#### [MSRP Empower](#)