

Making Changes to the SUNY Voluntary 403(b) Savings Plan

Save more with the SUNY Voluntary 403(b) Savings Plan (VSP)

Your VSP account provides you an opportunity to save for retirement on a pre-tax and Roth basis. With the pre-tax option, your contributions plus any earnings are not taxed until you withdraw the funds, allowing for even greater potential savings through tax-deferred growth.

Money invested in the Roth option is taxed when it is deducted from your paycheck and it provides the potential to withdraw earnings on a tax-free basis in retirement with a qualifying distribution (a minimum of five years from year of initial Roth contribution and attainment of age 59½).¹

You are allowed to split your VSP contributions between pre-tax and Roth options, although the combination of those contributions cannot exceed the maximum allowed by the IRS.

The current IRS limits for the VSP are as follows:

If you are under age 50,	your 2026 contribution limit is	\$24,500
If you are age 50 or over,	your 2026 contribution limit is	\$32,500*
If you are age 60-63 as of 12/31,	your 20256contribution limit is	\$35,750*

*Beginning in 2026 for those age 50 and older with 2025 FICA wages greater than \$ 150,000:

- Employees with 2025 FICA wages greater than \$150,000 (located on box 3 of your year-end W2 statement), All additional catch-up deferrals from your paycheck must be made as Roth contributions.
- For additional information please refer to <https://www.suny.edu/benefits/vsp/>.
- If you do not want Roth catch-up contributions, you can modify your contribution amount, for total contributions not to exceed the standard annual limit of \$24,500.

Make changes

1. Visit retirementatwork.org/suny

Click *Already registered* and log in with your credentials. You may be asked to verify your identity through a one-time passcode or security questions.

2. Open and manage your retirement plan

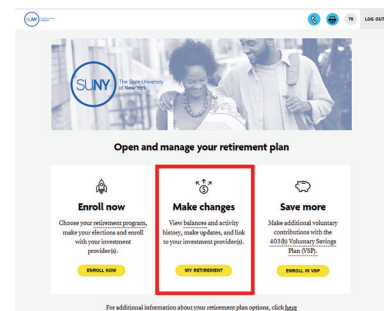
Click on *My retirement* under **Make Changes**.

3. Location

Select your location by clicking *Continue*.

4. Let's set up your retirement contributions*

- Click on the top Contributions tab and go to Manage Contribution button
- You can choose your new contribution rate effective date, which can either be your "First available paycheck" or a specific "Future date" of a specific paycheck. For help in selecting a future date, please review the [Effective Date Flyer](#) (state campuses only).
- If using Future date, select the effective pay date.
- Enter how much you would like to contribute per pay period. Check the box if you wish to allocate between pre-tax and/ or Roth.
- See link at bottom for contribution information: "Learn more about age-based catch-up contributions"



- If you elect to contribute a flat dollar amount that exceeds the amount available in your net pay, a partial deduction will be made equal to the amount of net pay available. This will result in a \$0 net paycheck.

5. Click *Next*. Select your investment provider; see investment provider SUNY custom website links under Research Investment Providers. Click *Next*.

6. Review your contributions – edit for any changes

a. Accept Terms and Conditions

b. Check acknowledgement:

I understand that starting in 2026, if I earned more than \$150,000 last year as shown in Box 3 of my W-2, any extra age-based retirement contributions I make to the plan must be taken from my pay after taxes are withheld as Roth contributions. By checking this box, I'm giving my employer permission to set up my extra contributions this way if needed.

You will now be prompted to visit the enrollment website of each of the investment provider(s) you selected to open an account (if you do not have one already) and select your investments. Click the name of your selected investment provider(s) to be taken directly to their account enrollment page.

Please note: You will exit Retirement@Work and be taken to each provider's enrollment website to complete this task. If you selected more than one provider, you must go to each provider's web page listed below to complete the process.

If you have questions about investment options and services, contact the investment provider(s) directly:

Corebridge Financial	corebridgefinancial.com/rs/suny	603-594-8340
Fidelity	netbenefits.com/SUNY	800-343-0860
TIAA	TIAA.org/suny	866-662-7945
Voya	suny.beready2retire.com	800-584-6001

Need help?

If you need assistance with the Retirement@Work system, call **866-271-0960**, weekdays, 8 a.m. to 10 p.m. (ET). You will be connected with one of our experienced Retirement@Work consultants.

If you have questions regarding SUNY retirement benefits, please contact your campus benefits administrator.

¹ Taxable amounts received prior to age 59½ may be subject to a 10% penalty in addition to ordinary income for pre-tax or unqualified Roth distributions.

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