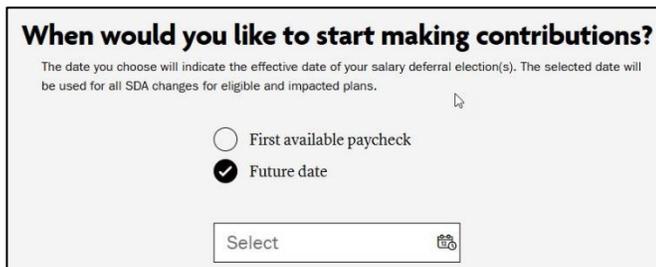


Manage your Contributions in Retirement@Work State Campus Administration Payroll

You can choose an effective date for your Voluntary 403(b) Savings Plan (VSP), which can either be your “First Available Paycheck” or a specific “Future Date” of a specific paycheck—as illustrated in the image below.

Note: This is not applicable to:

- *the NYS Deferred Compensation Plan (NYSDCP) 457(b) contributions.*
- *Community College employees, please consult with your Human Resources office*



When would you like to start making contributions?

The date you choose will indicate the effective date of your salary deferral election(s). The selected date will be used for all SDA changes for eligible and impacted plans.

First available paycheck

Future date

Select 

The SUNY Voluntary 403(b) Savings Plan permits both Traditional (pre-tax) and/or Roth (after-tax) contributions. The total (pre-tax and after-tax) annual contributions combined cannot exceed the 2026 Maximum Contribution Limits*. See <https://www.suny.edu/benefits/vsp/> for additional Plan information.

First available paycheck is generally one full pay period from the date you enter your change. Please consider that changes *may* take up to two full pay periods to be effective in your paycheck if any system corrections are required.

Future date “Select” the date of the paycheck you want the contribution to be effective. This must be entered at least one full pay period prior to the paycheck date you select.

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Example – For your deduction to be effective in the 1/14/2026 paycheck, you must log-in and enter the contribution amount NO later than 12/31/2025:

DECEMBER 2025						
SUN	MON	TUE	WED	THU	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	H	26	27
28	29	30	31			

JANUARY 2026						
SUN	MON	TUE	WED	THU	FRI	SAT
				H	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	H	20	21	22	23	24
25	26	27	28	29	30	31

Maximum 2026 contributions to begin on 1/14/2026, per paycheck

Age as of 12/31

Standard Limit

Under age 50 **\$24,500** / 26 checks = **\$ 942.30 per check (All Pre-Tax and/or Roth)**

Catch-up*:

Age 50 and over **\$32,500** / 26 checks = **\$1,250 per check***

Age 60-63 (only) **\$35,750** / 26 checks = **\$1,375 per check***

*Participants with 2025 FICA earnings greater than \$ 150,000:

All catch-up contributions will be designated as Roth (after tax) contributions after these participants reach the standard pre-tax limit of \$24,500.

Important considerations

- 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.
- **Monitor your payroll information to ensure your contribution has been processed.**
- Please contact your human resources benefit office with any questions.

Visit <https://www.suny.edu/benefits/vsp/> or contact your campus Human Resources/Benefits office if you have questions. You can also call the Retirement@Work Customer Service Center at **866-271-0960**.

Manage your Contributions in Retirement@Work State Campus Administration Payroll

- Monitor your pay stub contributions. For year-to-date contributions, calculate the desired contribution amount based on the remaining paychecks in the year.

Paycheck date	The number of checks in the calendar year
1/14/26	26
1/28/26	25
2/11/26	24
2/25/26	23
3/11/26	22
3/25/26	21
4/8/26	20
4/22/26	19
5/6/26	18
5/20/26	17
6/3/26	16
6/17/26	15
7/1/26	14
7/15/26	13
7/29/26	12
8/12/26	11
8/26/26	10
9/9/26	9
9/23/26	8
10/7/26	7
10/21/26	6
11/4/26	5
11/18/26	4
12/2/26	3
12/16/26	2
12/30/26	1