



# A notice about retirement plan Roth catch-up contributions for highly paid individuals

The Internal Revenue Service (IRS) considers you a highly paid individual (HPI) in your retirement plan. We want to let you know about rules that apply to you if you make catch-up contributions in the retirement plan. The rules may affect your retirement plan account, the type of contributions you make and your taxable income.

## Why am I considered a highly paid individual?

The IRS defines a highly paid individual as an employee who earned \$150,000 or more in FICA wages during 2025.\* The amount of wages the IRS uses to define a highly paid individual may change each year.

## How does this affect my retirement plan contributions?

When you are a highly paid individual you may make pre-tax and/or Roth contributions to your retirement account up to the annual IRS limit. You may also make catch-up contributions starting the year you turn 50, up to the annual IRS limits. For HPIs, catch-up contributions must be Roth contributions. Any contributions over the annual limit that you make will automatically be Roth contributions, as required by the new rule.

## What are Roth contributions in a retirement plan?

Taxes are due the year you make Roth contributions to your retirement account. You pay taxes on money you put into your account before it goes into your account.

## Access your account

- Go to:  
[standard.com/retirement](https://standard.com/retirement)
- Call us at 800.858.5420  
weekdays between  
8 a.m. – 8 p.m. Eastern  
(5 a.m. – 5 p.m. Pacific)

## Need more information?

If you have questions, please contact your employer.

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\* If you change jobs during a calendar year, wages are not combined across related or unrelated employers to determine if your catch-up contributions must be Roth.

**What are Roth contributions in a retirement plan? (continued)**

You may not have to pay federal taxes when you withdraw Roth contributions or earnings from your account. You will not owe taxes if:

- You take the distribution at least five years after the first contribution, and
- You are at least 59½, disabled or deceased.

Your retirement plan allows Roth contributions, but not all plans do.

**What if I don't want to make any Roth contributions?**

If you don't want your catch-up contributions made as Roth, please notify your employer before catch-up contributions are deposited to your account.

**What if contributions to my account need to be changed to Roth contributions?**

If necessary, pre-tax contributions deposited to your account that go over the annual limit will be switched to Roth during an annual administrative process.

**Where can I find the annual IRS limits?**

The IRS publishes retirement plan saving limits in late fall each year. Visit [irs.gov](https://www.irs.gov) for current information if necessary.

| Retirement plan limits                                               | 2026     |
|----------------------------------------------------------------------|----------|
| Maximum retirement plan contribution limit through age 49            | \$24,500 |
| Catch-up amount allowed if you are age 50 to 59 or 64 and older      | \$8,000  |
| Catch-up amount allowed if you are age 60 to 63 (if allowed by plan) | \$11,250 |

Depending on how much you earn, you may need to make catch-up contributions as Roth contributions.

The Standard | 1100 SW Sixth Avenue, Portland, OR 97204 | [standard.com/retirement](https://standard.com/retirement)

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