



A notice about retirement plan contribution limitations 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 affect your option to make catch-up contributions in the retirement plan.

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 contributions to your retirement account up to the annual IRS limit. Some plans also allow catch-up contributions starting the year you turn 50, up to the annual IRS limits. For HPIs in these plans, catch-up contributions must be Roth contributions.

Your retirement plan does not allow Roth contributions. Therefore, while you will be able to save to the annual IRS pre-tax limit as a highly paid individual, you will not be able to make Roth catch-up contributions to your account.

Access Your Account

- Go to:
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.

* 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.

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

Your plan does not allow Roth contributions. If you are considered a highly paid individual, you will not be able to make catch-up contributions to your account.

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