



Roth Catch-Up Contributions

Effective January 1, 2026, Highly Paid Individuals (HPIs) will be required to make catch-up contributions to a Roth account rather than a pre-tax account.

Who is impacted?

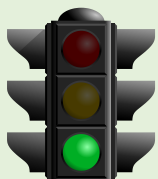
You are impacted by this provision if all of the following apply:

- You were born in 1976 or earlier
- You are making catch-up contributions to your Workplace Retirement Plan and
- You are classified as an HPI, meaning your FICA wages exceeded \$150,000 from the same employer in the preceding calendar year.

What happens next?

Review the table below to understand how these changes may affect you. For more details, visit u.bpas.com/cost-of-living-adjustments.

I meet all three criteria, and I currently make my Retirement Plan contributions as:



Roth Contributions

Continue

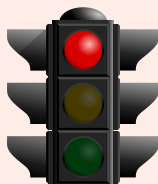
Effective 1/1/2026, any contributions that I make will continue as Roth Contributions.



Traditional Pre-Tax and Roth Contributions

Yield

Effective 1/1/2026, any contributions up to \$24,500 will continue to both your Traditional Pre-Tax and Roth accounts in the manner that you currently have specified. All contributions above \$24,500 need to be designated as Roth Contributions.



Traditional Pre-Tax Contributions

Stop

Effective 1/1/2026, any contributions up to **\$24,500** will continue as pre-tax contributions. Any contributions above that amount will be designated as Roth Contributions.

You can review or update your contribution amount at any time.

Simply login to your account at u.bpas.com, then go to *My Account* and select *Contributions*.