Secure 2.0 Frequently Asked Questions:

Does this Roth Requirement apply to me?

- If you are 50 or older **AND**
- Due to the Secure Act 2.0, Provision 603, beginning in 2026, if you earned FICA wages in excess of $150,000 (indexed annually) in the prior calendar year from the Iowa State University Plans, any age-based catch-up contributions must be designated as Roth. If your FICA wages from the Iowa State University Plans were $150,000 or less in the prior year, you are not required to designate your age-based catch-up contributions as Roth.

Does Iowa State University enable me to make Roth catch-up contributions?

- Yes, Iowa State University allows Roth contributions in the Voluntary 403(b) and 457(b) Plans

What (if anything) do I need to do to set up the catch-up contributions to go to TIAA Roth 403(b) and Roth 457(b)?

- We are closely monitoring employees that will be impacted by this change and will make the change to the Roth plan for any catch-up contributions.
- **If you do not wish** to make age-based Roth Catch-up contributions you may choose to make a new salary deferral election, which will not result in contributions over the annual base limit. And you will need to monitor and stop deferrals once the desired annual contribution amount is achieved.

What are the Catch-Up limits for 2026?

Employee age	Annual age-based catch-up contribution limit	Contribution type	
		Prior year FCIA wages greater than $150,000	Prior year FICA wages less than or equal to $150,000
50-59	$8,000	Roth contribution	Pretax and/or Roth after-tax contributions,
60-63	$11,250 for 2026	Roth contribution	Pretax and/or Roth after-tax contributions
64 or older	$8,000	Roth contribution	Pretax and/or Roth after-tax contributions

How can I manage my contributions?

- **UHR - Managing Voluntary Retirement Savings Plans through Retirement@Work**

How can I schedule a meeting with a TIAA representative?

- You can schedule a conversation either online at tiaa.org/schedulenow or call 800-842-2252 (weekdays 7 a.m. – 9 p.m. CST)

Be sure to carefully consider any decisions about your retirement accounts. We encourage you to consult with your tax professional to understand what is appropriate for you. If you have any questions, call the Retirement@Work call center at 844-567-9000, weekdays, 8 a.m. to 10 p.m. ET.

You can also contact the ISU Fringe Benefit Accounting office at FBAC@iastate.edu for assistance.