

# CATCH UP ON RETIREMENT



## What are catch-up contributions?

Each year, the IRS sets a limit for how much money an individual can contribute to their 401(k) plan. As you approach the next phase of your retirement, your contribution limit increases to allow “catch-up contributions” which can occur in the calendar year when you reach the age of 50. Catch-up contributions help you maximize your ADP TotalSource Retirement Savings Plan (the “Plan”) account to help reach your retirement savings goal.

## How do catch-up contributions work?

- Any contributions you make over the standard annual IRS limit will automatically be considered “catch-up” contributions, with no action required from you.
- Your contributions will stop automatically<sup>1</sup> once you’ve contributed the maximum amount, including catch-up, allowed to the Plan in the calendar year.
- If you want to boost your retirement contribution potential to maximize your catch-up contribution, you can adjust your contribution through your Voya account and see the changes in 1-2 payrolls.

## Understanding catch-up contribution limits by age

- Standard catch-up contribution limit: Individuals 50-59 or 64+ can contribute an additional \$8,000 for retirement in 2026.
- Super catch-up contribution limit: Individuals 60, 61, 62, and 63 can contribute an additional \$11,250 to the Plan in 2026.

 Click [here](#) for current IRS limits.

## How much should I contribute if I want to maximize my retirement?

To calculate your maximum contribution percentage, divide your maximum contribution amount by your eligible compensation for the year.

$$\begin{array}{l}
 \$24,500 \text{ (under age 50)} \\
 \$32,500 \text{ (age 50 or more)} \\
 \$35,750 \text{ (age 60, 61, 62 or 63)}
 \end{array}
 \div
 \text{Your annual eligible compensation}
 =
 X\% \text{ (Maximum contribution percentage for 2026)}$$

### Your annual eligible compensation

**Example:** If your maximum contribution amount is \$32,500 and your annual eligible compensation is \$81,250, your maximum contribution percentage for 2026 = 40% (maximum contribution \$32,500 ÷ eligible compensation \$81,250 = maximum contribution percent 40%).

## Did you know?

You can contribute pre-tax, Roth or both to the Plan! It might help to compare how various contributions could affect your take-home pay today and your retirement savings for tomorrow. This handy calculator can help you compare the differences between pre-tax and Roth options.



**USE THE CALCULATOR**



## Catching up is easy!

If you're already enrolled in the Plan, you can change your contributions through Voya at any time to adjust for your personal savings goals<sup>2</sup>.

Follow the below steps:

1. Log in to your Plan account. There are several options to get there - refer to this **Account Access Flyer** to find the one that works best for you.
2. Once logged in at Voya, on the Dashboard Home page, click "**ADP TotalSource Retirement Saving Plan**" in the Investment Accounts box.
3. On the ADP TotalSource Retirement Savings Plan page, go to **Manage Contributions**, then follow the simple instructions to update your contribution.

**NOTE:** If you haven't enrolled yet, you can set your desired contribution rate through the Voya Enroll experience.

The screenshot displays the Voya dashboard interface. At the top, there's a 'Take A Tour' section with a 'Start The Tour' button. Below that, the 'Accounts' section shows 'Investment Accounts' with a balance of \$0.00 and a link to 'ADP TotalSource Retirement Savings Plan'. The 'Benefits & Coverages' section includes 'Unlock Your Medical Spending'. The main content area shows account details for the 'ADP TotalSource Retirement Savings Plan' as of September 18, 2024, with a balance of \$0.00. A table lists account metrics: Vested Balance (\$0.00), Account Balance Change since January 1, 2024 (N/A), Rate of Return (Near to date) (0.00%), Dividends (Near to date) (\$0.00), Contribution Amount (3%), and Year to date contribution (\$0.00). At the bottom, there are links for 'Beneficiary Information', 'Account History', and 'Manage Contributions'.



## Questions?

Call the Plan Service Center at **(855) 646-7549** and press 0 to speak to a Customer Service Associate. They're available from 8:00 a.m. to 8:00 p.m. Eastern Time, Monday through Friday (excluding New York Stock Exchange holidays).

1. If you contribute to more than one 401(k) plan in the calendar year, it is your responsibility to monitor your total contributions to all plans and take action to ensure you don't exceed the annual limit.
2. Keep in mind that contribution changes made at Voya can take 1-2 payrolls to take effect.

ADP, the ADP logo, ADP TotalSource and Always Designing for People are trademarks of ADP, Inc. Copyright © 2026. All rights reserved.

Plan administrative services provided by Voya Institutional Plan Services, LLC (VIPS), a member of the Voya® family of companies.

4584100\_1125 ©2026 Voya Services Company. All rights reserved.