

# It's time to celebrate

Age has its benefits



If you turn age 50 or older this year, you're eligible to contribute an additional \$7,500 to your pre-tax or Roth Employer Savings Account over and above the annual IRS limit of \$23,500 for 2025. If you are between the ages of 60-63 on December 31, you may be able to make a larger Catch-up Contribution of \$11,250. At age 64, you will go back to the standard Catch-up contribution amount.

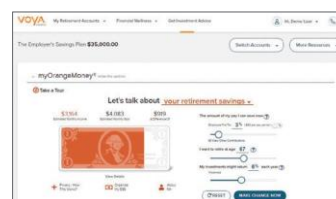
## Age 50+ Catch-up contributions can give your savings a boost as you get closer to retirement

### Log in to your account at [VoyaRetirementPlans.com](https://VoyaRetirementPlans.com)

After log-in, select Go to Account > Contributions and Savings > Manage Contributions > Update My Contributions > Change My Catch-Up Contributions to update your election.

If you haven't logged in before:

- 1 Click *Register now* and select the way you would like to create your online access.
  - If you prefer to use the PIN option, but have not received your PIN in the mail or cannot locate your PIN, you can request a PIN on the website or by calling customer service.
- 2 Set up a unique username and password for use on the website and the Voya Retire mobile app.
- 3 Provide your mobile number or an alternate email address to ensure the security of your account. This will be used for the future recovery of your username or password, as needed, or if you login using a computer or device that is not recognized.



### Don't know how much retirement income you'll need?

Find out with **myOrangeMoney®**, an interactive educational online experience\* that helps you determine your retirement income needs and illustrates if there is a gap. Log into your account online to check it out.

### SECURE 2.0 Roth Age 50+ Catch-up Provision

Starting January 1, 2026, if your prior calendar year wages\* earned with the employer sponsoring your retirement plan were more than \$145,000, Age 50+ Catch-up contributions may only be made as Roth contributions.

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## Questions?

VoyaRetirementPlans.com

800-584-6001



**Not FDIC/NCUA/NCUSIF Insured | Not a Deposit of a Bank/Credit Union | May Lose Value | Not Bank/Credit Union Guaranteed | Not Insured by Any Federal Government Agency**

**\* IMPORTANT:** The illustrations or other information generated by the calculators are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. This information does not serve, either directly or indirectly, as legal, financial or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation.

Wages as defined by Internal Revenue Code Section 3121(a).

Any insurance products, annuities and funding agreements that you may have purchased are sold as securities and are issued by Voya Retirement Insurance and Annuity Company ("VRIAC"). Fixed annuities are issued by VRIAC. VRIAC is solely responsible for meeting its obligations. Plan administrative services provided by VRIAC or Voya Institutional Plan Services, LLC ("VIPS"). Neither VRIAC nor VIPS engage in the sale or solicitation of securities. If custodial or trust agreements are part of this arrangement, they may be provided by Voya Institutional Trust Company. All companies are members of the Voya® family of companies. **Securities distributed by Voya Financial Partners, LLC (member SIPC) or other broker-dealers with which it has a selling agreement.** All products or services may not be available in all states.

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