

# Compare your savings opportunities 2026

## What are your options?

Your employer offers a designated Roth option under a governmental 457(b) plan. You can choose to make contributions on an after-tax basis to the designated Roth option, on a pre-tax basis to the 457(b), or a combination of the two. You must decide which is best for your personal circumstances and savings objectives. The following chart shows the differences between governmental pre-tax 457(b), governmental Roth 457(b) and Roth IRA.

	457(b) pre-tax	Designated Roth option	Roth IRA
<b>Eligibility</b>	Determined by the plan sponsor No Adjusted Gross Income (AGI) eligibility limit.	Determined by the plan sponsor. No AGI eligibility limit.	For 2026, federal income tax: If filing status is single or head-of-household, AGI must be less than \$153,000 for a full contribution.  If federal income tax filing status is married filing jointly, combined AGI must be less than \$242,000 for a full contribution.
<b>2026 Contribution Limits</b>	\$24,500	\$24,500	\$7,500
	* If you make both pre-tax and after-tax Roth contributions, this dollar limit applies to your total 457(b) contribution.		
<b>2026 Catch-up contributions</b>	<p><b>Age-based catch-up</b></p> <p>\$8,000 for those reaching age 50-59 by the end of the calendar year and those 64 or older.</p> <p>\$11,250 for those reaching age 60-63 by the end of the calendar year.</p> <p><b>Special catch-up</b></p> <p>Up to twice the annual maximum (\$49,000) for three-years prior to the year of normal retirement age.</p> <p>Cannot use both catch-up provisions in same year but must use the catch-up provision which gives the greater amount.</p>	<p><b>Age-based catch-up</b></p> <p>\$8,000 for those reaching age 50-59 by the end of the calendar year and those 64 or older.</p> <p>\$11,250 for those reaching age 60-63 by the end of the calendar year.</p> <p><b>Special catch-up</b></p> <p>Up to twice the annual maximum (\$49,000) for three-years prior to the year of normal retirement age.</p> <p>Cannot use both catch-up provisions in same year but must use the catch-up provision which gives the greater amount.</p>	<p><b>Age-based catch-up</b></p> <p>\$1,100 additional contribution for a total contribution of \$8,600.</p>
<b>Rollovers in</b> Compare your options for differences in cost, benefits, charges and other important features before you roll over assets. You may want to consult your legal or tax advisors.	Yes, if permitted by the plan document. Amounts rolled over from other non-457(b) eligible retirement plans (401(a); 401(k); 403(b); and traditional IRA) remain subject to the 10% IRS premature distribution penalty tax, unless an exemption applies.	Yes, if permitted by the plan document, directly from other designated Roth accounts.  Note, a IRS 10% premature distribution penalty tax could apply if you were to roll designated Roth amounts from a 401(k) or 403(b) plan into a governmental 457(b) plan with a Roth feature if, when withdrawn, those amounts were considered non-qualified Roth distributions. The IRS does not permit a rollover from a Roth IRA.	Yes

	457(b) pre-tax	Designated Roth option	Roth IRA
<b>Distributions Permitted</b>	<p>Available upon severance from employment, death, and:</p> <ul style="list-style-type: none"> <li>• Attainment of age 59½*</li> <li>• De minimis accounts – accounts less than or equal to \$7,000* (certain conditions apply)</li> <li>• Unforeseeable Emergency*</li> <li>• Qualified birth or adoption distribution up to \$5,000*</li> <li>• Qualified federally declared disasters of up to \$22,000*</li> <li>• Emergency Personal Expense and Domestic Abuse Victim distributions*</li> </ul> <p>* As permitted by the plan.</p>	Subject to the same rules as the 457(b) pre-tax.	At any time (no restrictions apply).
<b>Tax-Free Qualified Distribution</b>	Not applicable. All distributions subject to ordinary income tax.	<p>Provided you have a triggering event for a distribution, the following criteria must be met to ensure a tax-free qualified distribution: 5-year holding period <b>and</b> the participant has experienced one of these events:</p> <ul style="list-style-type: none"> <li>• Disability</li> <li>• Death</li> <li>• Attainment of age 59½</li> </ul>	<p>The following criteria must be met to ensure a tax-free qualified distribution: 5-year holding period <b>and</b> the participant has experienced one of these events:</p> <ul style="list-style-type: none"> <li>• Disability</li> <li>• Death</li> <li>• Attainment of age 59½</li> <li>• Certain first-time home purchases</li> </ul>
<b>Required Minimum Distributions (RMDs)</b>	Yes.	Not during the participant's lifetime. However, RMDs are required to be taken by the beneficiary.	Not during the owner's lifetime. However, RMDs are required to be taken by the beneficiary.



This material is provided for general and educational purposes only; it is not intended to provide legal, tax or investment advice. All investments are subject to risk. Please consult an independent legal or financial advisor for specific advice about your individual situation.

Products and services offered through the Voya® family of companies.

158660 1139535\_0226 © 2026 Voya Services Company. All rights reserved. CN5240447\_0228



Plan. Invest. Protect.