

## Winter 2026 Newsletter

### Secure Act 2.0 Provisions for 2026

Secure Act 2.0 was enacted in 2022. It had several provisions that we adopted in 2025, including some distribution options and hardship rules. That information is available here: <https://bpb-us-e1.wpmucdn.com/blogs.uoregon.edu/dist/4/20053/files/2025/01/SECURE-ACT-2.0-for-OPURP.pdf>

**It's important that you are aware of these changes for 2026, especially if you are taking advantage of the age 50 catch-up provisions.** Currently, you can contribute an additional \$8000 per year if you are at least age 50. This means that for 2026, you can contribute the normal contribution of \$24,500 and an additional \$8000, for a total of \$32,500.

### **Catch-up Increase for Ages 60-63 SECURE 2.0 Section 109:**

This provision increases the limit on catch-up contributions for individuals aged 60-63 to \$11,250, indexed for inflation. Employees between the ages of 60-63 will be able to contribute an additional amount to their TDI 403(b). The higher catch-up contribution limit for ages 60-63 is \$11,250. Once you turn 64, the contribution rate goes back to the standard age 50 limits.

### **Roth Catch-Up SECURE 2.0 Section 603:**

This provision is mandatory. It was delayed by the IRS for two years so plan sponsors could get the necessary programming changes implemented. Employees with a salary amount of \$150,000 (which will be indexed for inflation) who are participating in the age 50 catch-up provision, will be required to have any catch-up dollars contributed on a Roth basis instead of pre-tax. Your payroll will look back at your previous year's FICA wages, and if you are at least age 50, and make \$150,000 or more, any contributions you make over the normal contribution rate will go into the Roth 403(b). The only exception

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is for employees who didn't work for the university system in the prior year; for those employees, they may continue to contribute on a pre-tax basis. You do not need to change your contribution designation; this should all be automated by payroll. Participants who do not want to put money in the Roth will need to stop their contributions when they hit the normal contribution rate. The rate for 2026 is \$24,500.

## **Student Loan Match Secure 2.0 Section 110:**

Employer contributions can be made on behalf of employees who are making “qualified student loan payments” and are treated as matching contributions, so long as certain requirements are satisfied. Applies to 401(k), 403(b), SIMPLE IRAs, and governmental 457(b) plans. Notably, a plan may treat a qualified student loan payment as an elective deferral or an elective contribution (as applicable) for purposes of the matching contribution requirement under a basic safe harbor 401(k) plan or an automatic enrollment safe harbor 401(k) plan, as well as for purposes of the Section 401(m) safe harbors.

The following campuses are participating in this program:

- Eastern Oregon University
- Oregon State University
- Portland State University
- Southern University
- Oregon Institute of Technology
- University of Oregon

Interested employees can get more information here: <https://www.opurp.org/student-loan-match/>

Employees will need to complete a Participation Form and send it to the Retirement Plans Management (RPM) office or to their benefits office and then provide a statement at the end of the calendar year from their loan provider to show what they paid on student loans. RPM will then determine how much of the payment is eligible for a match (up to 4%). RPM will then contact the campus benefit/payroll departments to have them send that money to the record keeper with the March 31 payroll. Therefore, only one contribution will be made each year. **This provision only applies to Tier 4 participants as the other tiers do not have a match component.**

# Oregon Public Universities Retirement Plans

## Student Loan Match FAQs for Optional Retirement Plan (ORP) Tier 4 Participants:

### 1. What is the student loan match?

Section 110 of the Secure Act 2.0 which was passed in 2022, states: Employer contributions can be made on behalf of employees who are making “qualified student loan payments” and can be treated as matching contributions, so long as certain requirements are satisfied. You can view the latest information from the IRS here: <https://www.irs.gov/pub/irs-drop/n-24-63.pdf>

For the ORP, the match can range from 1% to 4% of salary (up to IRS limits).

### 2. Who is eligible?

Any employee who is currently participating in, or new employees who choose to participate in Tier 4 of the ORP.

### 3. When does this plan go into effect?

The student loan match began on January 1, 2026. For employees who participate in the program, qualified student loan payments can be used in place of (or in combination with) making contributions to the TDI to qualify for matching contributions to the ORP (up to 4% of salary). The match amount will be contributed to your ORP account on an annual basis after qualified student loan payments are made for the calendar year.

### 4. Why would I want to participate?

Tier 4 of the ORP requires a contribution to the TDI 403(b) plan in order to receive a match (up to 4% of salary). For some employees, payments to their student loan may make it more difficult to save for retirement. By participating in the student loan match program, your employer will match an amount to the ORP that is equivalent to 1-4% of your salary as if you had made your student loan payments to the TDI.

For example, if your salary is \$48,000 per year, the contribution of 4% of your salary each month would be the equivalent of \$1,920 per year, based on \$160 per month. Employees with qualifying student loan payments may receive the match by showing evidence of student loan payments in the place of or in conjunction with making contributions to the TDI.

### 5. If I have already been in Tier 4 of the ORP and contributing to the TDI to get my match, can I be in this program?

Yes. You have the option to stop contributing to the TDI and use your student loan payments to qualify for the match.

- 6. Will the contributions be sent to my account on a monthly basis?**  
Not at this time. Contributions will be sent in the following year of your participation on or before April 15 in a lump sum.
- 7. If I am in this program, can I contribute additional money to the TDI?**  
Yes, but you will not receive any more than 4% of your salary as a match. The purpose of this program is for employees who are paying student loans that prohibit them from saving for retirement. The student loan payment amount (up to 4%) plus whatever else they contribute will count towards the 402(g) limit. You also have the option to contribute to the OSGP 457(b) plan.
- 8. If I have been contributing to the TDI before I became eligible for the ORP, will those contributions count towards the match?**  
The match will be calculated only on the loan payments made during the months that you are in the ORP.
- 9. As a new hire, if I am not eligible for the ORP for a full calendar year, will payments I made on my student loans count for those months that I was not eligible?**  
No, only the loan payments made during the time you were in the ORP will count towards the match. The match will be calculated on the total amount of payments made by you.
- 10. As a new hire, if I sign up for this program, do I need to enroll in the TDI?**  
No, that is not necessary if you believe your student loan payment totals at least 4% of compensation. If it does not, you may want to enroll and contribute to the TDI in order to get the full match.
- 11. What do I have to provide for certification purposes?**  
You must provide a statement from your loan provider that includes the following information: 1) the amount of the loan payment; (2) the date of the loan payment; (3) that the payment was made by the employee, which may be automatic if the loan payments are made through payroll deduction or if information is provided by the loan lender; (4) that the loan being repaid is a qualified education loan and was used to pay for qualified higher education expenses of the employee, the employee's spouse, or the employee's dependent (at the time the loan was incurred); and (5) that the loan was incurred by the employee.

For a qualified education loan to be treated as incurred by an employee, the employee who makes a payment on the qualified education loan must have a legal obligation to make the payment under the terms of the loan. In general, a cosigner has a legal obligation to make payments under the terms of a loan, but, unless the primary borrower defaults under a loan, a guarantor does not have a legal obligation to make payments under the loan. For example, if an eligible employee is a cosigner on a

qualified education loan for the employee's dependent, both the eligible employee and the dependent may have a legal obligation to make payments under the terms of the loan. However, only the individual who makes payments under the qualified education loan can receive a Qualified Student Loan Payment (QSLP) match on account of those payments.

**12. How can I sign up?**

If you are currently employed, you can complete our ORP Student Loan Match Participation form that is available on our website. It can be found here: <https://www.opurp.org/student-loan-match/>. If you are a new employee hired after January 1, 2026, once you have made a decision to elect the ORP, complete the ORP/PERS Election Form and the ORP Student Loan Match Participation Form at the same time. Turn the form into your HR/Benefits department.

**13. What if I have more questions?**

Please send any questions you may have to [opurp@uoregon.edu](mailto:opurp@uoregon.edu).



# IRS contribution limits for 2026

The IRS set the 2026 standard retirement account contribution limit at \$24,500.

Those who are turning age 50 or older in 2026 are eligible to make additional catch-up contributions, with amounts varying by age. If you're turning age 50–59 or age 64+ in 2026, you can contribute an additional \$8,000 above the standard limit. If you're turning age 60–63 in 2026 you can contribute an additional \$11,250.

New in 2026: If your 2025 wages\* were more than \$150,000 from your current employer, the IRS requires catch-up contributions to be made on a Roth after-tax basis.

Below are the total contribution amounts employees can make to an employer-sponsored retirement account in 2026.

Age in 2026	IRS contribution limit
under 50	\$24,500
50-59	\$32,500
60-63	\$35,750
64 and above	\$32,500

## Why save more?

Your money has the potential to grow through the power of compounding interest. That growth can help offset increases in the cost of living. Saving more may bring you closer to the kind of retirement you want and deserve.

### Starting or increasing your plan contributions is easy.

- Not enrolled? Visit [www.tiaa.org/opurp](http://www.tiaa.org/opurp).
- To increase your contributions, visit your employer's [online salary reduction form](#).



### Give your investments more potential.

Meet with a TIAA financial consultant to see if your savings are on track. Visit [tiaa.org/schedulenow](http://tiaa.org/schedulenow) or scan the QR code. You can also call **800-842-2252**, 8 a.m. to 10 p.m. (ET).

\*Wages are defined as W2-Box 3, Social Security wages.



Distributions from 403(b) plans before age 59½, severance from employment, death, or disability may be prohibited, limited, and/or subject to substantial tax penalties. Different restrictions may apply to other types of plans.

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## ROTH CONTRIBUTIONS

# Your employer offers another way to save for retirement.

## Take advantage of Roth (after-tax) contributions.

Within your employer retirement plan, you can contribute on both a pretax and Roth after-tax basis. By using the Roth option, you contribute to your plan after taxes are taken out of your paycheck, and you can make future withdrawals from your retirement plan tax-free. **Note:** if your wages\* from your employer were greater than \$150,000 in the prior tax year, the IRS requires that your age-based catch-up contributions be Roth after tax.

### Consider Roth after-tax contributions if you:



#### **Want the ability to take tax-free distributions.**

Qualifying Roth distributions are typically tax-free, because you already paid taxes on the contributions, and your earnings are not taxable.



#### **Don't want all of your retirement plan assets subject to Required Minimum Distributions (RMDs).**

Roth contributions to employer-sponsored retirement plans (and the earnings) are no longer required to be included in RMDs for tax years after December 31, 2023.



#### **Make too much money and are not eligible for a Roth IRA because of the income limits.**

There are no income limits for Roth contributions within an employer-sponsored retirement plan.



#### **Desire to leave a tax-free distribution to your beneficiaries.**

Roth contributions within an employer-sponsored plan are tax-free to the beneficiary, so long as those contributions are at least five years old (starting on the date of the first contribution).



#### **Wish to make higher contributions than otherwise allowed in a Roth IRA.**

The IRS limit for pre-tax and/or Roth after-tax contributions made to an employer-sponsored retirement plan is much higher than the IRS limits allowed in traditional or Roth IRAs.



#### **Earned more than \$150,000 in wages\* in the prior year and want to make age-based catch-up contributions**

The IRS requires that age-based catch-up contributions in employer-sponsored retirement plans be designated as Roth after tax for anyone who made more than \$150,000 in wages\* in the prior tax year from the employer sponsoring the plan.



#### **Prefer a portion of retirement plan assets to be taxable and another nontaxable.**

By having a mix of pretax and after-tax contributions in your retirement account, you may be able to provide a hedge against the uncertainty of future tax rates.

\*Wages generally mean Form W-2, Box 3 compensation.

# Is the Roth contribution right for you?

To answer this question, you'll have to consider what is best for your current and future tax situation, and estimate the best you can. Of course, it's also wise to consult a tax advisor as well.

If you expect your tax rate during retirement will be	Your preferred option may be
 Higher than your current rate	Roth after-tax contributions
 Lower than your current rate	Pre-tax contributions
 Equal to your current rate	Either or both



For more information about Roth after-tax contributions, visit [tiaa.org/rothsavings](https://tiaa.org/rothsavings) or call TIAA at **800-842-2252**, weekdays, 8 a.m. to 10 p.m. (ET).



Need help deciding if Roth after-tax contributions are right for you?  
**Schedule an appointment** with a TIAA Financial Consultant at no additional cost to you.



Withdrawals other than qualified Roth distributions are pro-rated between your after tax contributions and taxable earnings. A 10% penalty may apply to the taxable amount. For governmental 457(b) plans, withdrawals are only allowed following separation from service or (plan permitting) when you reach age 59 1/2, unless you establish to your employer that you have an unforeseeable emergency.

The TIAA group of companies does not offer tax advice. See your tax advisor regarding your particular situation.

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# Losses from cybercrime are on the rise\*

Americans reported a 33% increase in funds lost from 2023 to 2024.\* Take steps to be more cyber safe by learning how to protect your accounts, identity, and devices.

Learn more



SCAN TO LEARN MORE



# Take care of the people who matter most

More than half of employees haven't identified a beneficiary for their retirement account.\*

Update your beneficiary



SCAN TO LEARN MORE



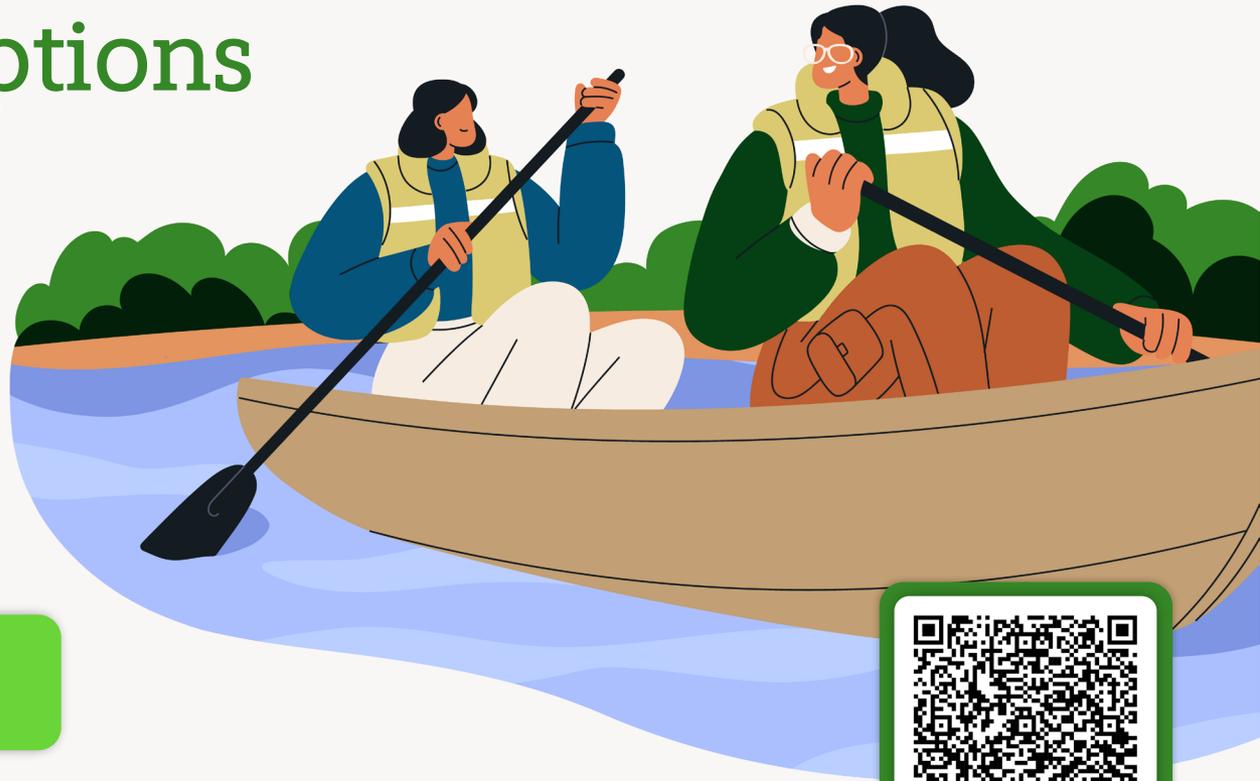
\*Fidelity analysis of 34.25M plan participants as of 04/30/2025.  
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# Rising costs? You've got **options**

While you can't control prices, you can control how you respond. From **better budgeting to stretch your dollars** to **exploring new income opportunities**, a few small steps can help keep your finances steady.

Discover simple ways to stay  
on top of rising costs



SCAN TO LEARN MORE

# The time to check in on your benefits is anytime

Even outside of enrollment season, you may make updates to many of your benefits so that they better support your evolving needs.

## Here's how to start:



Take the time to understand the workplace benefits available to you



Consider how you're currently using your workplace benefits

Learn how to evaluate your benefits usage



Scan to learn more



Evaluate whether your elections meet your current needs



Keep revisiting your benefits year-round

# Retire how you want—with the income you need

Big milestones—like retirement, a vacation, or a new home—start with a plan. Make a smooth transition from saving for retirement... to living it. A personal income plan from Fidelity can help make your money last.

**Plan your  
Retirement Income**



# Build a retirement savings plan

Life comes at you fast. As you juggle saving for retirement with other priorities, we'll help clarify your path to meeting your retirement goals, including help when you need it.

[Start planning today](#)



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- Navigate financial choices with **trusted education** on topics like retirement, investing, and more

Explore your learning experience





# Stay connected with TIAA.

Our online retirement tools make it easier to keep track of your finances from anywhere.

## Manage your account

- If you have a user ID and password, log in to [tiaa.org](https://www.tiaa.org).
- If you're new to TIAA, visit [www.tiaa.org/opurp](https://www.tiaa.org/opurp) and select **Log in**, then select **Need online access?** Follow the on-screen directions to register for online access.

## Investment information

You have several ways to view investment information and performance for Oregon Public Universities retirement programs.

1. To view investment options available to you, visit [www.tiaa.org/opurp](https://www.tiaa.org/opurp) and select the **Investment options** tab. You will have the choice to **View all investments** or to select **Research and performance**.
  - If you choose **Investment options**, you will be able to explore all the investments offered in each plan.
  - To research the investment options and their performance such as a Morningstar rating, select the **Investment options** tab, then **Research and performance**. You will have the option to filter by each retirement plan.
2. If you have a user ID and password, log in to [tiaa.org](https://www.tiaa.org). Select the **Accounts** tab, then select **Research investments** under Quick Links. You will have the choice to View all my retirement plans or to select a retirement plan.

## Beneficiary information

Beneficiaries are important and may change over time as life changes occur.

To view and manage your beneficiaries in your retirement plans, log in to [tiaa.org](https://www.tiaa.org). Select **Profile**, then select **Manage beneficiaries** under **Quick Links**.

You can also select the **Accounts** tab, then **View all actions** and select **Add/Edit beneficiaries**.

If you're new to TIAA, you will need to register for online access first, using the instructions under **Manage your account**.

## Communication preferences

If you prefer to receive electronic communications about your retirement plans, you can select your communication preference by logging in to [tiaa.org](https://www.tiaa.org). Select **Profile**, then select **Communication preferences**. By selecting **Communication preferences**, you can go paperless and elect eDelivery to receive communications by email. After reviewing all elections, be sure to select **Save preferences**.

## Online tools

Our online retirement tools make it easier to keep track of your finances from anywhere. From [tiaa.org](https://www.tiaa.org), you can select the Plan & Learn tab to find additional ways to:

- Create your own personalized plan
- Manage your financial goals
- Improve your financial health
- Find education, tools and calculators

## Need help?

For help navigating your online TIAA account, call **800-842-2252**, weekdays, 8 a.m. to 10 p.m. (ET).

To schedule a 1:1 meeting with a financial consultant at no extra cost, visit [tiaa.org/schedulenow](https://tiaa.org/schedulenow) or call **800-732-8353**, weekdays, from 8 a.m. to 8 p.m. (ET).

## Get the TIAA mobile app



## Get the app

Check your balances, view your beneficiaries, make updates, set up alerts and more in the TIAA mobile app.

## Go online

Log in at [tiaa.org/advicenow](https://tiaa.org/advicenow) to create a customized action plan with saving and investment recommendations.<sup>1</sup> You can also visit [tiaa.org/tools](https://tiaa.org/tools) for a wide range of support to help you with retirement planning, saving and investing, taxes, and budgeting.

## Get in touch

Schedule a 1:1 consultation with one of our consultants at no extra cost. Call us at **800-732-8353** weekdays, from 8 a.m. to 8 p.m. (ET) or make an appointment at [tiaa.org/schedulenow](https://tiaa.org/schedulenow). You can also visit [tiaa.org/webinars](https://tiaa.org/webinars) to sign up for one of our many upcoming financial education sessions.



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# Financial skills for every stage of life

From basics to advanced strategies, our live webinars are designed to help you build the skills and knowledge you need to **save for retirement** and **manage your money effectively**.

- Find the right webinar for your schedule with over 300 sessions annually
- Get your questions answered live by Fidelity financial professionals
- Listen to engaging scenarios and access helpful tools and resources to help you take the next steps in your financial journey

Explore upcoming webinars



**Investing involves risk, including risk of loss.**

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## **WINTER WEBINARS**

Ready, set, learn.

Our collection of webinars covers financial topics from foundational to advanced. They offer practical solutions to help navigate your finances.



View on-demand webinars at [www.tiaa.org/webinars](http://www.tiaa.org/webinars).

Register [HERE](#)

## **FEBRUARY**

### **Yours, Mine, Ours: Finances for Blended Families**

**February 12 at 9 a.m. (PST)**

Navigate the financial complexities of blended family dynamics, such as budgeting, planning, and aligning goals to build a secure future together.

### **Managing Your Finances During and After a Divorce**

**February 24 at 8 a.m. (PST)**

Guidance on navigating divorce with confidence—manage assets, update plans, and rebuild your financial future with clarity and control.

## **MARCH**

### **Your Guide to Living Well in Retirement**

**March 11 at 8 a.m. (PST)**

You can thrive in retirement. Let's explore strategies and tips to get you there.

### **Understanding Required Minimum Distributions (RMDs)**

**March 26 at 9 a.m. (PST)**

Learn how required minimum distributions (RMDs) work, when they apply, and how to avoid penalties to make the most of your retirement savings.

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## Are you making the most of your Retirement Benefits?

Oregon Public Universities are providing resources that can help you be better prepared for **retirement**. You can schedule a meeting with Ronald Elia or Justin Blatny, Fidelity's Workplace Financial Consultants dedicated to the OPURP — at no charge to you.

### Ronald and Justin can help you:

- Review your overall retirement savings portfolio
- Evaluate your investment choices and asset allocation
- Discuss strategies to help protect your assets and future income
- Help identify and direct you to the appropriate resources for college planning and other life events
- Provide access to a broader spectrum of resources, including estate planning education, charitable giving, and more

### Schedule Your Complimentary One-on-One Appointment



Online  
[www.fidelity.com/schedule](http://www.fidelity.com/schedule)



Call  
800-642-7131



Text  
TALK to 343898



Scan

### Meet your Workplace Financial Consultants



Ronald Elia



Justin Blatny

### Attend an Ask Fidelity Q&A Session

Join Fidelity for a brief virtual presentation to get answers to your financial questions and hear what your colleagues are asking too. Sessions are held weekly, visit [www.fidelity.com/schedule](http://www.fidelity.com/schedule) to register. **When registering for either a One-on-One appointment or an Ask Fidelity session, please remember to search Oregon Public Universities in the "Enter your employer name" field.**



Investing involves risk, including risk of loss.

## CONTACT US

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