THE ROTH 403(b) PROGRAM 2026
Information provided by Kades-Margolis

Roth 403(b) Information

- A supplemental retirement plan that allows participants to contribute money through payroll deduction **post-tax** forgoing the current year tax break.
- Withdrawals are tax-free, once you reach 59 1/2 and the account has been held for at least five years.
- Employees can contribute a maximum of **$24,500*** annually. An additional **$8,000** catch-up provision is allowed *if* you are age 50 or older and up to an additional **$11,250** for age 60-63.

Key Points

- There are no Adjusted Gross Income threshold constraints, unlike a Roth IRA.
- Withdrawals are tax-free in retirement, assuming requirements are met.
- Participants can contribute additional retirement savings by using an IRS 457(b) Plan.

What can Kades-Margolis do for you?

- Provide programs to administrators, educators, and/or support staff about 403(b)s, contribution limits, and employer contributions.
- Through our specialized workshops, Kades-Margolis can help public school employees understand their retirement and investment options.
- Help Employers with needed contract language for 403(b) Employer Contributions.

Contact Kades-Margolis Employer Plans department for more information. 800-433-1828, ext. 3.

Kades-Margolis
A DAYBRIGHT FINANCIAL COMPANY
www.4kmc.com • 1-800-433-1828

*Contribution limits are for 2025 and are subject to change annually.
Information provided should not be considered as tax advice from GWN Securities, Inc. or it's representatives. Please consult with your tax professional.