



September 22, 2025

### **Update on Annuity Fund Catch-up Deferral Contributions - No Change for 2026**

We are writing to let you know that there will be no change in 2026 to the availability of catch-up salary deferral contributions to the IATSE Annuity Fund (the "Fund"). Catch-up contributions will continue to be available on a *pre-tax* basis to eligible participants and there will be no Roth (*post-tax*) catch-up requirement, due to an extension of the deadline for compliance with the SECURE 2.0 Act's Roth requirement for collectively bargained multiemployer plans like the Fund.

Here is some information about catch-up salary deferral contributions:

#### What are catch-up contributions?

Fund participants age 50 and older are allowed to make pre-tax salary deferral contributions up to a *higher* limit than younger participants. In 2025, those under age 50 can defer up to \$23,500, and those age 50 or older can defer an additional \$7,500, for a total deferral limit of \$31,000. This additional deferral amount (\$7,500 in 2025) is known as a "catch-up" contribution. It allows those closer to retirement to "catch-up" on their retirement savings. In addition, those between the ages of 60 and 63 have an even higher catch-up limit -- \$11,250 in 2025. This higher limit is available to those who turn ages 60 through 63 in the calendar year. The higher catch-up limit is no longer available starting in the year in which the participant turns age 64. But the regular over age 50 catch-up is still available.

#### What changes did the Secure 2.0 Act make to catch-up contributions?

The SECURE 2.0 Act requires catch-up contributions to be remitted on a Roth (post-tax basis) for certain high earners (generally, those earning more than \$145,000 in the prior year). That requirement was scheduled to go into effect in 2026, but has now been delayed for the Fund and other multiemployer plans. Based on current guidance, we do not expect the requirement to apply to the Annuity Fund until January 1, 2031. We will notify all Fund participants of any changes in the future.

#### Who is eligible to defer salary to the IATSE Annuity Fund?

In order to make any salary deferrals to the Fund, a participant must be eligible under the Fund's rules and their collective bargaining agreement must allow such deferrals.

If you have questions about the rules of the IATSE Annuity Fund, please review the Summary Plan Description, available on the Funds' website, [www.iatsenbf.org](http://www.iatsenbf.org), and on request to the Fund Office, by calling 212-580-9092 (Toll Free 800-436-FUND (3863)) or emailing [PSC@iatsenbf.org](mailto:PSC@iatsenbf.org).