

Introductions

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AMERICAN FIDELITY
a different opinion 

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SECURE 2.0 Insights: Leveraging the New Roth Provision



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What We'll Discuss

- 2026 Roth Provision Overview
- Plan Choices: Risks and Benefits
- Employee Recruitment & Retention
- Value of Offering Multiple Plans
- What to Consider

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SECURE 2.0 2026 High Earner Provision

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Roth Contributions Provision



High Earners: Participants with FICA wages that exceed \$150,000 for the prior year.

Required: All catch-up deferrals for high earners (HE)



Includes: Any standard deferral exceeding the annual deferral maximum limit for that year

Age **50** catch-up

Age **60 to 63** catch-up



Optional: Employees can determine whether employer contributions are pre-tax or Roth

Plan Choices: Risks and Benefits

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Incorporate the Rule as Written



Requirements:

- Monitor employee salaries
- Track deferrals
- Switch excess deferrals from pre-tax to Roth when the annual limit is exceeded

Disallow Catch-Up Deferrals From HEs



Requirements:

- Monitor employee salaries
- Track deferrals
- Ensure HEs do not exceed annual deferral limits

Disallow All Catch-Up Deferrals



Requirements:

- Employees may only defer up to the standard limit
 - Employees wanting to defer more than the standard limit must start a new deferral into a 457(b) Plan

Allow Roth Employer Contributions



Requirements:

- Contributions must be reported as taxable income
- Employee must receive a Form 1099 for monies received

Benefits of Roth Contributions



Tax-Free Withdrawals During Retirement

Withdrawal Flexibility

Tax Diversification

No Required Minimum Distributions (RMDs)

Estate Planning

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Employee Recruitment & Retention

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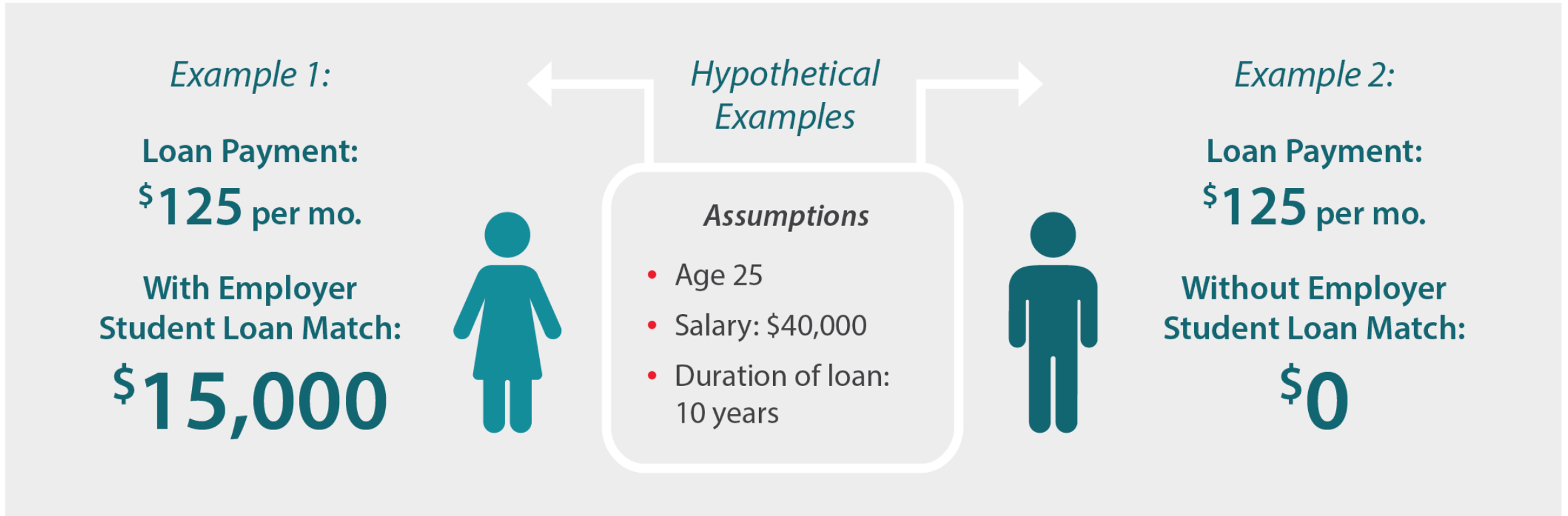
Student Loan Matching

- Offer a matching dollar-for-dollar contribution up to the district's chosen threshold
- Integrate the match with:
 - An existing tuition reimbursement program
 - Internal programs to promote longevity



Benefits:
Differentiate from competition
Promote longevity
Attract specific job titles

Student Loan Matching



Customizable Employer Contributions

Help Maximize Retention and Savings by:



Appealing to educators, administrators, or specialists in high-demand fields such as STEM, special education, or school counseling.



Incentivizing loyalty and longevity by requiring employees to work for the district for an extended period—such as 5 or 10 years—before they can fully access the matching contributions.



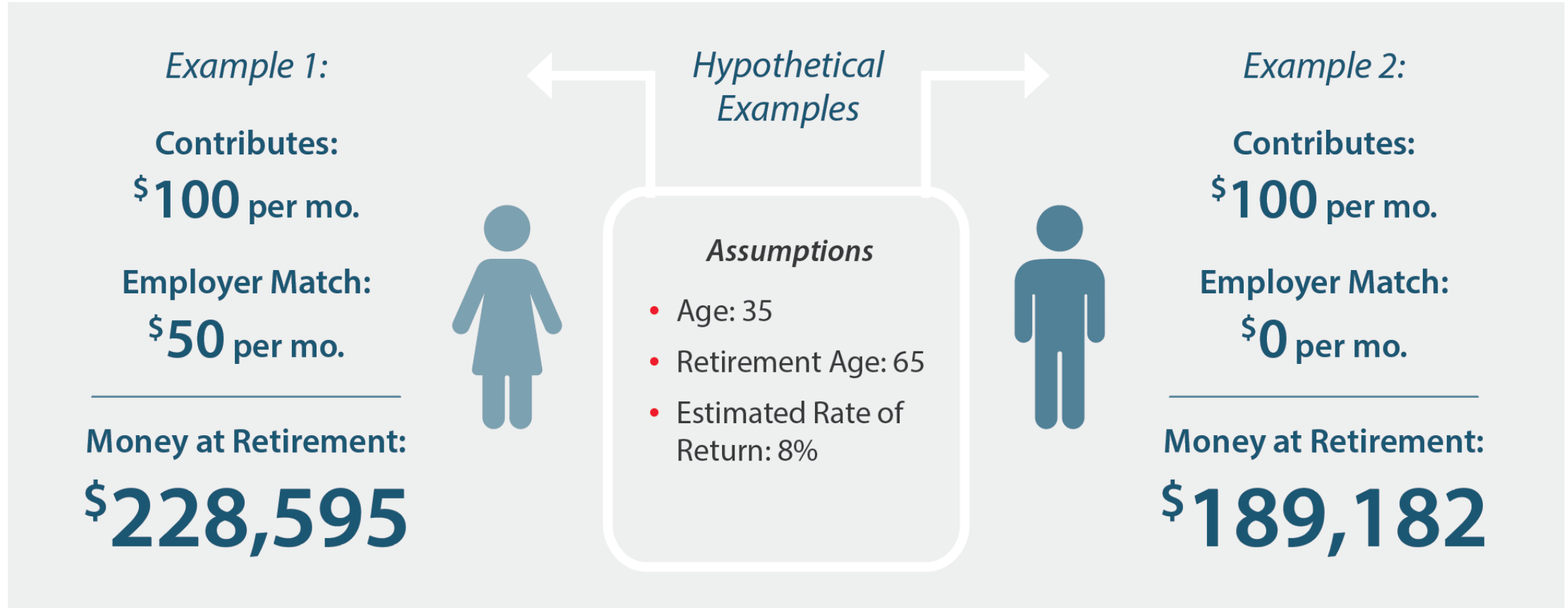
Encouraging employees to take advantage of the employer match and increase retirement savings to help them be better prepared.

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Impact of Employer Match Programs



Value of Offering Multiple Plans

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403(b) Plan

Flexibility of Contributions:

- Different Contribution Levels
- Pre-Tax and After-Tax Options
- Non-Discrimination Testing
- Employer Tax Benefits

Adding a 457(b) Plan

Opportunities of having both a 403(b) and a 457(b) Plan:

- Increased Contribution Limits
- Diversification
- Different Withdrawal Rules
- Additional Resources

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What to Consider

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Administrative Challenges



- Collaborate with plan administrators to understand necessary steps
- Speak with legal advisors on what changes should be considered
- Educate employees on changes that impact them



- New processes and systems
- Additional training needed
- Costs associated with new rules

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Employee Communication

- When should you communicate these changes to your employees?
- How do you want to deliver this message?
- Who should communicate with them?
- What should you communicate:
 - Tax Implications
 - Self-Certification Methods
 - Process Changes



How We Can Help

- By partnering with us, you can focus on what matters to you.
- Our goal is to assist you in making important decisions to create and manage your Plans.



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Questions and Answers

We thank you for your time!

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