

TO: Faculty and Staff  
FROM: Luanne Stento – Employee Benefits Manager  
DATE: December 2025  
SUBJECT: **ENHANCE YOUR RETIREMENT INCOME IN 2026 – SUNY VOLUNTARY SAVINGS PLANS**

The State University of New York (“SUNY”) provides employees with the opportunity to save monies for their retirement through the SUNY Voluntary Savings Plans. These plans are in addition to a primary savings plan you may be enrolled in based on bargaining unit eligibility, such as ERS, PAFRS, TRS or the SUNY ORP. Participation in SUNY Voluntary Savings Plans is a great way to build your retirement savings through pre-tax (Traditional) and/or post-tax (Roth) payroll deduction contributions.

## **ELIGIBILITY**

All SUNY employees who receive compensation reportable on an IRS Form W-2 are eligible to participate in one or both voluntary savings plans. Before enrolling, it is helpful to review the voluntary savings plan materials at [www.suny.edu/benefits/vsp/](http://www.suny.edu/benefits/vsp/).

**HUMAN RESOURCES STRONGLY ENCOURAGES YOU TO TAKE ADVANTAGE OF THESE SAVINGS PLANS ALONG WITH THE FREE ONE-ON-ONE COUNSELING PROVIDED BY EACH OF THE VENDORS. SEE CONTACT INFORMATION BELOW TO SCHEDULE AN APPOINTMENT.**

## **WHAT ARE MY VOLUNTARY RETIREMENT SAVINGS OPTIONS?**

Available to all employees through investment provider contracts are the *SUNY 403(b) Voluntary Savings Plan* and the *457 NYS Deferred Compensation Plan*. Each offers traditional and after-tax ROTH savings options. The authorized investment providers offer a wide choice of investment options, including stock, bond and guaranteed funds. The following plans and investment providers are available to you:

- **Corebridge Financial 403(b)**  
(800) 448-2542 or to schedule an appointment: <https://www.corebridgefinancial.com/rs/suny/home>
- **Fidelity Investments 403(b)**  
(844) 367-7869 or to schedule an appointment 800-642-7131, [www.netbenefits.com/SUNY](http://www.netbenefits.com/SUNY)
- **Teachers Insurance Annuity Associate (TIAA) 403(b)**  
(866) 662-7945, [www.tiaa.org/suny](http://www.tiaa.org/suny) or to schedule an appointment visit [www.tiaa.org/schedulenow](http://www.tiaa.org/schedulenow)
- **Voya Financial 403(b)**  
(800) 584-6001, to schedule an appointment visit <https://suny.beready2retire.com/>
- **NYS Deferred Compensation Plan (457) and a Roth IRA Plan also available** – (800) 422-8463 to schedule an appointment, [www.nysdcp.com](http://www.nysdcp.com); *Enrollment or requesting contribution changes is done directly with NYSDC.*

**SUNY employees are able to concurrently participate and maximize contributions in both the SUNY Voluntary Savings Plan 403(b) and the NYS Deferred Compensation 457 Plan.** If you elect to contribute a flat dollar amount that exceeds the amount available in your NET pay, a partial deduction will be made equal to the amount of net pay available. This will result in a \$0 net pay check.

To review the differences in the 403(b) vs. 457 plans, refer to the [SUNY Voluntary Savings Plan Comparison Chart](#).

YEAR-END AGE	2025 CONTRIBUTION LIMIT	2026 CONTRIBUTION LIMIT*
Under Age 50	\$23,500 (Standard Limit)	\$24,500 (Standard Limit) ÷ 26 pay periods = \$942.30/biweekly contribution
Age 50+*	\$31,000 (\$23,500 + \$7,500 Catch Up)	\$32,500 (\$24,500 + \$8,000 Catch Up) ÷ 26 pay periods = \$1,250/biweekly contribution
Age 60 – 63*	\$34,750 (\$23,500 + \$11,250 Catch Up)	\$35,750 (\$24,500 + 11,250 Catch Up) ÷ 26 pay periods = \$1,375 biweekly contribution
Age 64+	Age 50+ Limit Applies	Refer to Age 50+ Above
<i>*Annual contribution limit includes if you participate in a 403(b) or 457 Plan with another employer</i>		

## IMPORTANT CHANGE 2026 ROTH CATCH-UP RULE:

**For 2025 SUNY FICA earnings of \$150,000 & over, all catch up contributions must be Roth (after-tax). Pre-tax contributions can only be honored for the first \$24,500 for those over age-50, and in that earning bracket. This rule affects participants in 403(b) and governmental 457(b) plans. FICA earnings can be found in box 3 on your W-2 form. Please consult with your investment provider or a professional tax advisor on how after-tax contributions could affect your tax planning.**

The first check date for next year is January 14, 2026. The electronic submission timing of your contribution allocation is generally defaulted as the next “available” paycheck date, unless you specify a future check date. **The next “available” paycheck date could be multiple pay periods before the contributions begin.** Requests are processed off campus, not by Human Resources.

### IF YOU ARE NEWLY ENROLLING

- **SUNY 403(b) Plan** establishment (or making a change to your existing 403b account) is done by using the SUNY Retirement at Work online enrollment & management system. New enrollees should refer to the [403\(b\) Voluntary Savings Plan Enrollment Guide](#) to walk you through the steps. Be sure to set up your SUNY VSP online account with your chosen SUNY-approved investment at the end of the registration process.
- **New York State Deferred Compensation 457 Plan** establishment or making a change to your existing 457 account, requires contacting NYSDCP at (800) 422-8463, or register/ log in at [www.nysdcp.com](http://www.nysdcp.com)

**IF YOU ARE CURRENTLY ENROLLED** and wish to contribute the same biweekly amount in 2026, no action on your part is necessary. It is important to check your pay stub to be sure your current bi-weekly contribution (for 403(b) and/or 457 Plan deductions with any investment providers with whom you are investing) multiplied by the number of remaining pay periods in the plan year does not exceed the allowable limit.

**NEED TO CHANGE YOUR CONTRIBUTION AMOUNT?** Refer to the [Making Changes to Your 403\(b\) Guide](#) or visit the [NYSDC 457 Plan website](#). You may want to bookmark these links.

### FOR TECHNICAL ASSISTANCE:

403(b) Voluntary Savings Plan  
457 NYS Deferred Compensation

SUNY Retirement at Work  
NYSDC Customer Service

(866) 271-0960  
(800) 422-8463

### GENERAL QUESTIONS:

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