



Have you reviewed your retirement plan contributions recently?

Your retirement account is one of the best options you have when it comes to saving for the future. But are you making the intended contribution type for your personal goals and situation? It's good to periodically review your contribution type to ensure it's still in line with your goals. In addition to your mandatory 401(a) plan contributions, Larimer County's 401(a) Retirement and 457(b) Deferred Compensation plans offer a variety of voluntary contribution options.



Annual Contribution Limits

401(a) Retirement Plan

- You can contribute **after-tax voluntary** contributions up to a total combined limit of \$72,000 (limit includes employee mandatory 401(a) and employer contributions).

457(b) Deferred Compensation Plan

- You can contribute up to a total of \$24,500 (under age 50) or \$32,500 (50+) as of 2026.
- Contributions can consist of both **pretax** and **Roth** contributions.



Taxability of assets in the future

Pretax contributions

- Pretax contributions are deducted from your pay prior to being taxed. Both contributions and earnings on those contributions are **taxable** at ordinary income tax rates upon withdrawal.

After-tax contributions

- After-tax voluntary contributions are made with money that has already been taxed. Because taxes were paid upfront, these contributions are **not taxed** again when you withdraw them.
- Earnings on the after-tax voluntary contributions are **taxable** at ordinary income tax rates upon withdrawal.

Roth after-tax contributions

- Roth after-tax contributions are made with money that has already been taxed. Because taxes were paid upfront, these contributions are **not taxed** again when you withdraw them.
- Earnings on Roth contributions are **not subject to federal income taxes** provided the account has been held for at least five years prior to distribution and one of the following qualifying events has occurred: age 59 1/2, disability or death.



Connect with TIAA

Call us to discuss your contribution options at **800-842-2252**, weekdays, 6 a.m. to 8 p.m. (MT). Or schedule a 1:1 advice session with a TIAA financial consultant at tiaa.org/schedulenow

Ready to update your contributions? Contact the Larimer County Benefits team at hr_benefits@co.larimer.co.us

To learn more, visit tiaa.org/larimer



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