

PLANNING FOR RETIREMENT

What does retirement look like for you? Maybe you plan to travel the world. Or maybe you'd like to take up some hobbies closer to home. Whatever your goal, it's important to take responsibility for your own finances so you have the income you need in the future.



One of the best ways to ensure a secure retirement is to start saving as early as possible. Our 401(k) savings plan allows you to save for retirement on a pretax basis. You can begin contributing to the plan at any time once you become eligible and make contributions to your account through convenient payroll deductions.

Increase Your Retirement Savings With a 401(k)

Here's how your disability benefits work:

- Contribute using convenient payroll deductions up to the IRS limit of \$24,500 a year (2026 limit - see below for more information).
- Change the amount of your contributions or stop your payroll contributions at any time.
- Decide how to invest your 401(k) or allow the plan to choose for you.
- Age 50 or older? Make an additional "catch-up" contribution of up to \$8,000 to save even more.
- Individuals aged 60–63 years old can make catch-up contributions up to \$11,250 annually to a workplace plan.
- Full-time employees age 21 or older are eligible on their first day of employment.
- Enroll at [401k.com](https://www.401k.com) or by calling **800-835-5097**.
- Make sure your 401(k) beneficiary is up to date by contacting Fidelity at the 800 number or online at [401k.com](https://www.401k.com).
- Fidelity's mobile services and apps let you access your accounts whenever—and wherever—you want. Download the Fidelity Mobile App for Apple, Android, and Amazon devices.



The official 2027 401(k) contribution limits have not yet been announced by the IRS. The IRS typically publishes updated retirement plan contribution limits in late October or early November after reviewing inflation data through September.

Employees can obtain the most current information from the following sources:

1. IRS Retirement Plans Website
 - » <https://www.irs.gov/retirement-plans>
2. Our 401(k) Plan Provider
 - » Watch for emails, website announcements, and enrollment communications from our retirement plan administrator after the IRS releases the new limits.
3. Human Resources
 - » HR will communicate any changes to contribution limits.
4. The Madix benefits microsite
 - » [MadixBenefits.com](https://www.MadixBenefits.com)