

**Snapshot of
Purdue Global
Retirement Programs**

	403(b) Defined Contribution Plan	457(b) Defined Contribution Voluntary Retirement Savings Plan (TDA)
Eligible Employee Groups	All full-time and part-time employees are immediately eligible. (This excludes temporary and work-study employees)	All employees are eligible upon hire to make voluntary contributions
Plan Administration	Fidelity	Fidelity
Plan Type	Base DC 403(b)	Voluntary 457(b)
Contribution Type	Employer contributions only	Voluntary employee contributions
Enrollment	Purdue Global's contributions are established automatically. Upon account opening, employees are requested to select investment allocations and designate beneficiaries.	Employees may enroll to contribute at any time. Upon account opening, employees are requested to elect a contribution percentage, select investment allocations and designate beneficiaries.
University Contribution	3% base employer contribution plus up to 4% match	---
Employee Contribution	---	<p>Employees may elect to contribute any percentage (within 1-85%) at any time.</p> <p>Full-time Faculty and Staff: 6% pre-tax, auto-enrolled (option to update at any time) if an election is not made at the time of enrollment. Employer match based on employee pre-tax or Roth contribution to this plan.</p> <p>IRS Calendar Year Maximums: \$24,500 for 2026 (2025: \$23,500) If age 50 or over in current calendar year, may defer an additional \$8,000 in 2026 (2025: \$7,500).</p>
Roth Contribution Option	No	Yes - pre-tax, Roth, and after-tax contributions available
Vesting Period ***	3 year cliff vesting	100% immediate
Rollovers Allowed (Non-Purdue University Assets)	No	Yes- from 401(k), 401(a), or other 403(b) plans
Investment Options	Visit https://nb.fidelity.com/public/nb/pg/planoptions to review the investment options available within the plan.	
Loans	Up to IRS limit: 50% of vested account balance up to a max of \$50,000	Up to IRS limit: 50% of vested account balance up to a max of \$50,000
Withdrawals	Withdrawals from the plan are generally permitted under these circumstances: Age 59 1/2 Termination Retirement	Withdrawals from the plan are generally permitted under these circumstances: Age 59 1/2 Termination Retirement Unforeseeable Emergency Distributions

Contact Fidelity's experienced representatives at 800-343-0860. To schedule a free one-on-one on-campus or virtual appointment with a Fidelity Workplace Planning and Guidance Consultant call 800-642-7131.

For more information on Purdue's retirement programs, including eligibility, visit: <https://nb.fidelity.com/public/nb/pg/planoptions>.

Coming in 2026: Roth Catch-up Requirement

Starting January 1, 2026, a new rule under the SECURE 2.0 Act, will impact how certain employees can make catch up contributions to their retirement plans.

What's Changing?

If you're turning age 50 or older in 2026 and your total 2025 FICA wages (Box 3 on your 2025 form W-2) were over \$150,000*, any catch-up contributions you make in 2026 must be made as after-tax Roth contributions.

What does this mean for you?

If your FICA wages were over \$150,000* in 2025, **catch-up contributions must be made as after-tax Roth contributions in 2026.**

If your FICA wages were \$150,000* or less, you can continue to choose to make catch-up contributions as pre-tax or Roth.

Steps you can take now

- Talk to a financial or tax advisor to understand how this change may affect your retirement strategy.
- Review your current contributions and plan options.
- Login to netbenefits.com to view or update your contribution elections.