WESLEYAN PENSION FUND

POWERED BY Servant Solutions

Serving HIM for your benefit.

YOUR FUTURE. YOUR CHOICE.

Roth available 2026

At Wesleyan Pension Fund, we are continually working to build a retirement plan that serves our members well and supports the calling God has placed on their lives. Beginning in January 2026, you will have access to a new way to save for your future: the **Roth 403(b)**. This option allows you to pay taxes on your contributions today so your retirement distributions and the growth in your account can be received completely tax-free. It is another tool to help you prepare with confidence and step into retirement knowing your future is secure.

Strategic
Pay taxes now, enjoy tax-free withdrawals later

Flexible
Add flexibility to your retirement savings strategy

Balanced
Combine ROTH with traditional contributions for a balanced approach

WESLEYANPENSIONFUND.COM

CALL US 800.595.4131

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members

WHAT YOU NEED TO KNOW

We highly recommend that you talk to your tax preparer or CPA before deciding to invest in the new Roth 403b. The Roth may NOT be the best investment for credentialed ministers, because the housing allowance provides a unique benefit in retirement. On the other hand, if you're a non-credentialed employee, it's possible that the Roth may be a great choice for you.

COMMON QUESTIONS ABOUT EACH CONTRIBUTION TYPE		
Contribution Type	**Traditional "Before-tax"**	**Roth 403(b)**
Are contributions made with before-tax or after-tax dollars?	Before-tax dollars	After-tax dollars
Made by Salary Reduction Agreement?	Yes	Yes
Are direct contribution from Employers allowed?	Yes	No
Can an employee give a personal check?	No	No
Are contributions listed as taxable income?	No	Yes
Must all contributions come through the Employer?	Yes	Yes
Are all contributions non-taxable when distributed?	No	Yes
ADDITIONAL INFORMATION		
Individual Contribution Limits (subject to change annually)	$23,500 (+$7,500 over 50)* combined for both Before-Tax and Roth	$23,500 (+$7,500 over 50)* combined for both Before-Tax and Roth

*A higher catch-up contribution limit applies for employees aged 60, 61, 62 and 63 who participate in this plan.
For 2025, this higher catch-up contribution limit is $11,250 instead of $7,500.
NOTE: Combined contributions from all sources cannot exceed the annual contribution limit of $70,000
(or $77,500 if the participant is over 50 years of age and utilizing the catch-up provision or $81,250 if between ages 60-63),
or 100% of includible compensation if less than $70,000.
Beginning in 2026, if your FICA wages exceed $145,000 and you make catch-up contributions (age 50+)
your catch-up contributions must be made as Roth.

Have questions? We're here to help.
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