



**Information for the plan sponsor:**

This document applies to plans with **more** than 25 employees (who received compensation of at least \$5,000 in the preceding year) that will make 4% matching or 3% nonelective employer contributions.

**Do NOT use this form if either of the following apply.** Instead, use the regular *Notification to Eligible Employees* included in annual enrollment materials and/or the plan sponsor guide.

- The employer previously had 25 or fewer employees (who received compensation of at least \$5,000 in the preceding year) and grew to more than 25 employees in a subsequent year. There is a 2-year grace period in which the employer will continue to be treated as having 25 or fewer employees. Do not use this document during the 2-year grace period.
- The employer offered another retirement plan in the 3-year period before offering the SIMPLE IRA plan.

## 1 General information

-   -

Date (mm/dd/yyyy)

\_\_\_\_\_  
Name of company

\_\_\_\_\_  
Employer contact

## 2 Notice of eligibility

You are eligible to make:

**Select one.**

- ☐ Pre-tax salary deferral contributions.
- ☐ Pre-tax and/or Roth salary deferral contributions.

Review this notice and the Summary Description before deciding to start, continue or change your salary deferral election.

## 3 Employer contribution

**Select one:**

- A. ☐ A matching contribution equal to 100% of your elective deferrals, up to a limit of 4% of your compensation for the calendar year.

**OR**

- B. ☐ A nonelective contribution equal to 3% of your compensation\* for the calendar year.

**Optional:**

- ☐ An **additional** nonelective contribution of \_\_\_\_\_% of your compensation\* for the calendar year.

**Note:** This additional contribution cannot exceed the lesser of 10% of your compensation\* or \$5,300 in 2026.

Footnote:

\*The maximum amount of your compensation used to calculate nonelective contributions is limited to \$360,000 for 2026, as indexed for inflation.

## 4 Elective deferral limits

The following elective deferral limits (including catch-up contributions<sup>1</sup> for employees who will attain age 50 or older before the end of the calendar year) apply to this plan:

### 2026<sup>2</sup> SIMPLE IRA elective deferral limits

2026 <sup>2</sup>	Deferral limit	Catch-up limit <sup>1</sup> Ages 50-59	Catch-up limit <sup>1</sup> Ages 60-63	Catch-up limit <sup>1</sup> Ages 64+
Higher limits	\$18,100	\$3,850	\$5,250	\$3,850

Footnotes:

<sup>1</sup> The applicable catch-up limit is based on the age the participant will attain by the end of the calendar year.

<sup>2</sup> For later years, the limits may be increased for cost-of-living adjustments.

## 5 Administrative procedures

If you decide to start or change your salary deferral election, you must complete the appropriate *Salary Deferral Election* or *Enrollment/Change* form provided by your employer by:

-   -

Date (mm/dd/yyyy)

(within 60 days of the date this notice is provided)