



Information for the plan sponsor:

This document applies to SIMPLE IRA 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. For SIMPLE IRA Plus plans, use the *SIMPLE IRA Plus Notification to Eligible Employees (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

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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 compensation¹ for the calendar year.

Optional:

- ☐ An **additional** nonelective contribution of _____% of your compensation¹ for the calendar year.

Note: This additional contribution cannot exceed the lesser of 10% of your compensation¹ or \$5,300 in 2026.

Footnote:

¹ 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 contributions² for employees who will attain age 50 or older before the end of the calendar year) apply to this plan:

2026³ SIMPLE IRA elective deferral limits

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

Footnotes:

² The applicable catch-up limit is based on the age the participant will attain by the end of the calendar year.

³ 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 and return the form by:

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Date (mm/dd/yyyy)

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