



Ventura County Community College District

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PHONE (805) 652-5500 • VCCCD.EDU

DR. RICK MACLENNAN
CHANCELLOR

January 12, 2026

RE: Annual Notice - 403(b) and 457 Tax Sheltered Annuity
Voluntary Retirement Plan

Dear Colleague:

The District is required to notify all employees annually that they are eligible to participate in the District's voluntary 403(b) Tax Sheltered Annuity Plan (TSA/403(b) Plan) and the 457(b) Deferred Compensation Plan (DCP/457(b) Plan) (the Plans). The IRS refers to this as "meaningful notice."

Please consider this memorandum as the annual notice of your right to participate and to make elective salary deferrals.

Participation is voluntary and allows you to make pre-tax salary deferral contributions. The amounts you contribute to the TSA/403(b) Plan have an independent limit from the amounts that you contribute to the DCP/457(b) Plan. You may make pre-tax salary deferral contributions to the TSA/403(b) Plan only, the DCP/457(b) Plan only, or you may make pre-tax contributions to both Plans simultaneously, if you wish. Please see the chart below for the maximum contribution limits for 2026.

Year	403(b) TSA	457(b) DCP	Total
2026 Basic Limit	\$24,500	\$24,500	\$49,000
Age-Based Catch-Up for ages 50 to 59 and 64+*	\$8,000	\$8,000	\$16,000
Total	\$32,500	\$32,500	\$65,000

***Participants who are age 60 to 63 on December 31, 2026, qualify to make an additional \$11,250 contribution to their 403(b) and/or 457(b) accounts.**

We are pleased to be able to offer the benefits of these voluntary pre-tax savings plans for you as we recognize that many of you wish to defer current income taxes to your post retirement years while accumulating additional savings for retirement.

Please note that if you also make contributions, or have contributions made for you, to a 401(a) or 401(k) plan you are limited by the overall 415(c)(1)(A) limit for all plans including 403(b), 401(a) and 401(k). If you are a participant in another retirement plan (excluding CalSTRS or CalPERS), please notify Envoy Plan Services, Inc.

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If you wish to learn more about participating in these Plans, please visit the website of our retirement plans administrator, Envoy Plan Services, Inc. at www.envoyplanservices.com. This website will provide you information about:

- Plan Highlights providing an overview of plan features
- The investment and insurance companies that are available for the 403(b) Plan and the 457(b) Plan
- Enrollment procedures
- Salary Reduction Agreement Online Instructions
- Toll free phone and fax numbers as well as an email address to ask questions and seek assistance
- Internet Links and other information
- Transaction Request Form and Instructions to request loans, distributions, transfers, exchanges and financial hardship withdrawals.

Envoy Plan Services, the District's Third Party Administrator (TPA), has engaged Zuk Financial Group (Zuk) to provide the employee education program for Envoy's clients throughout California. If you are interested in participating in a tax-sheltered annuity voluntary retirement plan, you can work with directly with Envoy Plan Services or Dan Buster at Zuk.

If you would like to schedule an appointment with Dan Buster, Zuk Financial, please use the following link <https://go.oncehub.com/DanBuster>(press CTRL/Click).

If you have questions regarding the Plans, please contact Envoy Plan Services directly at (800) 248-8858.

Sincerely,



Daniel Casey
Acting Payroll Supervisor