

Financial Counseling and Retirement Advice one-on-one sessions

- Make 2026 the year you schedule a financial counseling appointment with CAPTRUST, USG’s approved financial advisor, or with one of USG’s retirement plan providers: Corebridge Financial, Fidelity Investments, or TIAA. These financial counseling sessions are provided at no cost and can provide information on your progress towards retirement and other tips to increase your financial well-being. Scheduling information is available on the USG Retirement website at [USG Financial Counseling](#).

Teachers Retirement System of Georgia (TRS) Contribution Rates

- The employee contribution rate remains at 6.0% for both FY 2026 (July 1, 2025 – June 30, 2026) and FY 2027 (July 1, 2026 – June 30, 2027).
- The TRS employer contribution rates for the remainder of FY 2026 (through June 30, 2026) are 21.91%.
- The employer contribution rate will increase to 22.32% for FY 2027 (July 1, 2026 – June 30, 2027).

Please remember that employer rate changes in the TRS do not impact your benefit at retirement since your benefit is determined by a fixed formula. More information is available on the [TRS website](#).

Optional Retirement Plan (ORP) Contribution Rates

- The 2026 ORP employee contribution rate will remain at 6.00% and the employer contribution rate will remain at 9.24%.

2026 403(b) and 457(b) retirement savings plan contribution limits

403(b) Elective Deferral	\$24,500	457(b) Elective Deferral	\$24,500
403(b) Age 50 Catch-Up	\$ 8,000	457(b) Age 50 Catch-Up	\$ 8,000
403(b) Age 60 – 63 Catch-Up	\$11,250	457(b) Age 60 – 63 Catch-Up	\$11,250

- Eligible employees may contribute up to \$24,500 in the USG 403(b) and/or 457(b) plans. Employees may contribute up to a total of \$49,000 combined in both plans.
- If you are age 50 or older, you may contribute up to an additional \$8,000 in each plan for an additional \$16,000 combined in both plans, for a total of \$65,000 annually.
- Effective January 1, 2026; The SECURE 2.0 Act, Section 603, requires that any age-based catch-up contributions to eligible retirement plans be made as “designated” Roth contributions for participants who earned wages in excess of \$150,000 (indexed annually) in the prior calendar year from the employer sponsoring the plan.
- If you attain age 60 – 63 after December 31, 2025, you may contribute an additional \$3,250 catch-up contribution for a total catch-up contribution of \$11,250.
- You may enroll in the 403(b) and 457(b) plans at any time throughout the year. Information about the plan and how to enroll is available through the [USG Retirement website](#).

Employees Retirement Plan (ERS)

Contribution rates for ERS are as follow: **OLD Plan**

ERS Fiscal Year 2026 – Contribution Rates		ERS Fiscal Year 2027 – Contribution Rates	
Employer Contribution	24.40%	Employer Contribution	24.53%
Employee Contribution	1.5%	Employee Contribution	1.5%

New Plan

ERS Fiscal Year 2026 – Contribution Rates		ERS Fiscal Year 2027 – Contribution Rates	
Employer Contribution	29.15%	Employer Contribution	29.28%
Employee Contribution	1.5%	Employee Contribution	1.5%

GSEPS Plan

ERS Fiscal Year 2026 – Contribution Rates		ERS Fiscal Year 2027 – Contribution Rates	
Employer Contribution	25.51%	Employer Contribution	25.51%
Employee Contribution	1.25%	Employee Contribution	1.25%
401(k) Employer Contribution	Matching up to 5% based on years of service chart	401(k) Employer Contribution	Matching up to 5% based on years of service chart
401(k) Employee Contribution	Employer match up to 5%	401(k) Employee Contribution	Employer match up to 5%

The following chart shows the employer contribution for employees enrolled in GSEPS saving at least 5%:

Years of Service	Employer Contribution
Less than 6 years	5.0%
6 years	5.5%
7 years	6.0%
8 years	6.5%
9 years	7.0%
10 years	7.5%
11 years	8.0%
12 years	8.5%
13+ years	9.0%

If you have any questions regarding ERS, please call (404) 350-6300 or go to the following link for the ERS website at <http://www.ers.ga.gov>.