

Subject: 401(k) Quarterly Change Notice - January 1, 2026
Date: Thursday, December 11, 2025 at 11:05:54 PM Eastern Standard Time
From: Christina Jefferson
To: CCC-ALL-Staff



CHEVY CHASE CLUB
Staff News

QUARTERLY 401(k) CHANGE NOTIFICATION

Submit Changes by Friday, December 26th

Dear Chevy Chase Club Employees,

If you are presently participating, you may now change your contribution amount, either up or down, effective January, 2026. Please note the following:

- The annual maximum for 2026 is **\$24,500**
- Beginning January 1, 2026, you must indicate deferrals as Traditional (pre-tax) or Roth (after-tax)
- "***Catch-Up Contributions***" for those at the below ages at the end of the calendar year:
 - For those **50-59 years** of age or **64+** years, the catch-up contribution limit is **\$8,000** (maximum limit of \$32,500)
 - For those **60-63 years** of age, the catch-up contribution limit is **\$11,250** (maximum limit of \$35,750)
 - **Roth Contributions:** Starting January 1, 2026, catch-up contributions for high earners (prior year FICA wages in excess of \$150,000) must be made as Roth contributions

Note the aformentioned annual maximum contribution(s) have increased from the 2025 limits as part of the SECURE 2.0 Act.

Rollovers: If you wish to rollover funds from a previous qualified source into our 401(k) plan, please come to the Human Resources Office for more information and the appropriate forms.

Beneficiaries: You may change your beneficiary designations at any time by filling out the appropriate forms in the Human Resources Office.

Trades and Allocation Changes: You can transfer existing account balances among funds offered by your plan or change your future investment allocation mix at any time by visiting <http://www.ingham.com/>. Alternatively, you may call Ingham Retirement Group at 305-671-2200 to speak to a qualified professional.

Statements: You may view your 401(k) activity at any time by visiting <http://www.ingham.com/>. If you have not yet logged into your account or need assistance, please contact Human Resources for assistance.

The next time to make changes or enroll after January 1, 2026 will be April 1, 2026. Please take advantage of ***this*** enrollment/change period and submit your forms to Human Resources **no later than Friday,** **December 26.**

[DOWNLOAD THE CHANGE FORM HERE](#)

Sincerely,

Christina Jefferson, PHR, SHRM-CP
Director of Human Resources

CHEVY CHASE CLUB



CHEVY CHASE CLUB, INC.
401(K) RETIREMENT PLAN
JANUARY 2026 CHANGE FORM

Name: _____

CONTRIBUTION SELECTION CHANGES:

I elect to **suspend** my Salary Deferral Contribution effective _____. I understand that I may not begin salary deferral contributions again until one of the quarterly enrollment dates (January 1st, April 1st, July 1st or October 1st).

I elect to change my Salary Deferral Contribution to be ____% or \$____ per pay period as a **PRE-TAX Contribution** not to exceed the maximum allowable amount of \$ **24,500** total this year.

I elect to change my Salary Deferral Contribution to be ____% or \$____ per pay period as a **ROTH Contribution (AFTER-TAX)** not to exceed the maximum allowable amount of \$ **24,500** total this year.

NOTE: The combined total cannot exceed the maximum allowable amount of \$24,500 for 2026.

Catch up Provisions AFTER the above Maximum has been reached per the below

For those 50-59 or 64+ years of age at the end of this calendar year:

I elect to exercise my right to the specified catch-up provision as I am or will be **50-59 or 64+** years of age **at the end of this calendar year**. I elect to contribute an additional _____ per pay period.

Not to exceed the maximum allowable amount of \$ **32,500** total this year. (Additional \$8000 after the maximum of \$24,500 has been reached)

For those 60-63 years of age at the end of the calendar year:

I elect to exercise my right to the specified catch-up provision as I am or will be **60 - 63** years of age **at the end of this calendar year**. I elect to contribute an additional _____ per pay period.

Not to exceed the maximum allowable amount of \$ **35,750** total this year. (Additional \$11,250 after the maximum of \$24,500 has been reached)

******Starting January 1, 2026, catch-up contributions for high earners (prior year FICA wages in excess of \$150,000) must be made as Roth contributions******

SIGNATURE AND DATE:

Participant Signature

Date

Plan Administrator's Signature

Date

Processed on: _____ By: _____

Revised 12/11/2025