

THE NTCA SAVINGS PLAN

APRIL 2026

CONNECT

TO YOUR
FINANCIAL FUTURE



NTCA BENEFITS

THE RURAL BROADBAND ASSOCIATION

Take Control of Your Savings with Fidelity NetBenefits®

Your retirement savings should be clear, accessible and easy to manage. With Fidelity NetBenefits, you can monitor and manage your NTCA Savings Plan anytime, from your computer or mobile device.

Check your balance. Adjust investments. Plan your next move. All in one place.

Your Online Command Center

Use NetBenefits to:

- View your balance and contribution history
- Track investment performance
- Update your investment mix
- Access statements and plan documents

You'll also find planning tools, retirement calculators, and educational resources to help you make informed decisions at every stage of your career.

Get Started in Minutes

New to NetBenefits? Setting up your account only takes a few minutes. Visit [NetBenefits.com](https://www.netbenefits.com) to register and start exploring tools built to support your retirement goals. Once registered, you'll have full access to your account 24/7.

Use the Tools to Take Action

NetBenefits helps you move beyond checking your balance. You can:

- Adjust contributions and investments anytime
- Estimate future retirement income
- Explore financial wellness resources
- Get guidance during life events like a promotion, marriage, or retirement

As your life changes, your strategy can change with it.

The information contained herein has been provided by NTCA and is solely the responsibility of NTCA. 1110707.1.0

Questions about your NTCA Savings Plan?

Our NTCA benefits resource specialists are here to help.



CALL
(828) 281-9000
Monday–Friday
9 a.m. to 7 p.m. ET



EMAIL
benefitsresource@ntca.org

2026 Savings Plan Updates You Should Know

Several important updates took effect on January 1, 2026. Review them now to make sure your savings strategy stays on track.

New Contribution Limits – Review and adjust your savings

The IRS increased the maximum contribution limit for defined contribution plans to \$24,500 in 2026. If you plan to adjust your savings this year, factor in the new limit and update your contribution elections through the **My NTCA Benefits** portal at ntcabenefits.ntca.org.

A small increase today can make a meaningful difference over time.

New Roth Catch-Up Rule

Catch-up contributions allow individuals aged 50 and older to contribute up to \$8,000 extra to retirement accounts.

If you earned more than \$150,000 in FICA wages in 2025, these catch-up contributions must be made to a Roth account. That means:

- You pay taxes on these contributions now.
- Qualified withdrawals in retirement are generally tax-free.

If this rule applies to you, your employer or payroll team will notify you.

Note: The SECURE 2.0 Act includes an optional “super catch-up” provision that is not currently offered under the NTCA Savings Plan.

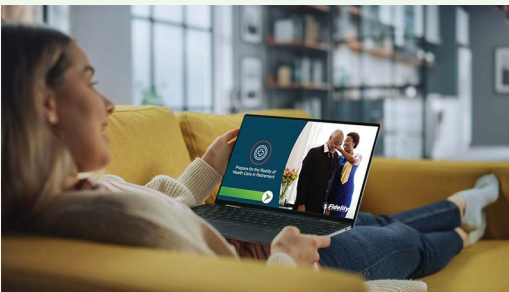
2026 Educational Opportunities

Build Confidence for Your Retirement Journey

Take the guesswork out of retirement. At NTCA's Retirement Readiness Seminar, benefits experts walk you through how your NTCA Savings Plan works, key retirement decisions, and strategies to help you manage income, taxes and health care costs with confidence. Learn more and register for these 2026 in-person events at ntca.org/RetireReady:

- May 5-6, Fargo, N.D
- August 11-12, Golden, Colo.
- November 10-11, Myrtle Beach, S.C.

Save the Date for These Savings Plan Webinars



- Thursday, May 14
A Path to Financial Wellness
- Thursday, August 13
How to Begin Investing for Retirement
- Thursday, November 12
Health Care in Retirement



Make the Most of Your NTCA Savings Plan

You work hard for your future. Your retirement plan should work just as hard for you. The NTCA Savings Plan gives you a flexible, tax-advantaged way to build long-term savings and take control of your financial future.

What the Plan Delivers

The NTCA Savings Plan, offered through NTCA-The Rural Broadband Association member companies, helps you grow retirement savings through:

- Your contributions
- Potential employer contributions
- Tax advantages
- Professional investment management tools

You contribute. Your employer may contribute. Your money grows over time.

Choose How You Save

Pick the contribution strategy that fits your goals:

Feature:	Pretax	Roth	After-Tax
Taxes Paid:	Later	Now	Now
Tax-Free Growth:	No	Yes*	No
Good For:	Lowering income now	Tax-free income later	Saving beyond limits

**If IRS rules are met.*



Convert to a Roth 401(k) Today.

Withdraw Tax-Free Tomorrow.

- Convert eligible dollars
- Pay taxes now
- Potential tax-free withdrawals later

Many participants combine options to balance today's tax savings with tomorrow's tax flexibility. Check with your HR team to confirm what's available to you and consult a tax advisor for personalized guidance.

Add Flexibility with Roth Conversions

Want more control over your future tax strategy?

You can convert eligible pretax or after-tax dollars to a Roth 401(k) within the plan. You'll pay taxes at the time of conversion—but future qualified withdrawals, including earnings, can be tax-free. Complete conversions directly through NetBenefits.com/NTCA and adjust your strategy as your goals evolve.

Why the NTCA Savings Plan Works for You

- **100% vested immediately** – Your account is always yours.
- **Protected assets** – Funds are held in trust and generally shielded from creditors.
- **Investment control** – Choose options aligned with your risk tolerance and timeline.
- **24/7 access** – Monitor and manage your account anytime online.

Strength in Numbers

More than **540 member companies** participate in the NTCA Savings Plan. Together, they represent:

21,000+

ACTIVE ACCOUNTS

\$3.5B+

IN TOTAL ASSETS

That scale helps keep fees competitive so more of your money stays invested and working for your future.

Talk to a Retirement Planner for Free

Sometimes you want expert guidance. As an NTCA Savings Plan participant, you can schedule a **free one-on-one session with a Fidelity Retirement Planner**. A planner can help you evaluate your investment options, strengthen your retirement strategy, and prepare for major financial milestones.

Call **(800) 642-7131**, Monday – Friday, 8:30 a.m.–midnight (ET), to schedule your session.



THE RURAL BROADBAND ASSOCIATION

30 Town Square Boulevard, Suite 300 • Asheville, NC 28803

Look Inside ...

for the latest information about your NTCA Savings Plan!