

**IARC U.S. Retirement Plan — Vanguard**  
**2026 403b Voluntary Contribution Form**  
**(For U.S. Taxpayers Only)**



AIARC  
901 N. Washington St., Ste.706  
Alexandria, VA 22314, USA  
Web: [www.aiarc.org](http://www.aiarc.org)  
Phone: +1.703.548.4540

Please use this form to make voluntary contributions to your IARC 403b U.S. Retirement Plan account administered by Vanguard. Your voluntary contributions will be deducted from your monthly salary payment. Your voluntary contribution will begin with your first full month of salary.

You may choose to make your contributions on a Pre-Tax or a Post-Tax (Roth) basis. Contributions made on a Pre-Tax basis will reduce your taxable income.

Note: To discontinue an existing voluntary contribution, write “zero” in the Monthly Amount box in Section 2.

A signed copy of this form must be sent to both your AIARC Coordinator and your Center HR by the seventh (7<sup>th</sup>) day of the month to be effective for that month. Otherwise, the contribution request will take effect in the following month.

**Section 1: Personal Details**

Participant name:

Last Name, First Name, Middle Initial

Social Security Number:

Email address:

Center (Employer) name:

Select your Center (employer) from the list

**Section 2: Basic Voluntary Contribution Amount**

The maximum amount of Basic Voluntary Contributions for 2026 is \$24,500. If you have reached, or will reach, the age of 50 by 31 December 2026, you are eligible to make additional **catch-up** contributions. To make catch-up contributions, please complete Section 3 of this form.

Basic voluntary contribution per month (up to \$24,500 per year):

US\$

Monthly Amount

Please enter the dollar amount that you wish to deduct from your salary payment each month. Just writing “maximum” or a percentage is not allowed.

Please select the tax basis for your **Basic** voluntary contributions:

Pre-Tax (Traditional), which means that the contributions are excluded from your taxable income;

Pre-tax

—or—

Post-Tax (Roth), which means that your contributions are included in your taxable income.

Post-tax

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**Section 3: Catch-up Contribution Amount**

If you have reached, or will reach, the age of 50 by 31 December 2026, you are eligible to make additional **catch-up** contributions.

Please note that if your taxable income was greater than \$150,000 in calendar year 2025, you can only make **catch-up** contributions on a Post-Tax (Roth) basis.

Please note that the maximum amount of catch-up contributions is \$8,000 for a total maximum contribution of \$32,500 (Basic voluntary contribution + Catch-up contribution) for those who will be 50 years of age or older by 31 December 2026.

Catch-up contribution amount per month ( <b>up to \$8,000 per year</b> ):	US\$	<input type="text"/>
Please enter the additional dollar amount that you wish to deduct from your salary payment each month.		Monthly Amount
Please select the tax basis for your <b>catch-up</b> voluntary contributions:		
Pre-Tax (Traditional), which means that you attest that you are eligible to make Pre-Tax contributions because your prior-year wages were less than \$150,000;		<input type="checkbox"/> Pre-tax
—or—		
Post-Tax (Roth), which means that your contributions are included in your taxable income.		<input type="checkbox"/> Post-tax

**Section 4: Maximums & Limits**

Please note that your monthly contributions (Basic + Catch-up) cannot exceed your net salary (monthly base pay minus deductions).

In addition, there are several other federal limits (rules) that may prevent you from making the total maximum contribution amount. Please refer to IRS rules regarding limits on both Voluntary and Employer Contributions. AIARC will perform the maximum contribution tests to assist you in not exceeding the federal limits. However, it is ultimately your responsibility to remain within those limits.

**Section 5: Attestation & Signature**

I hereby certify that I have read and understand the terms as stated above and that I also understand that it is my responsibility to seek qualified tax advice regarding the implications of any voluntary salary reductions and any employer contributions to my retirement plan.

Participant Signature:

Date:

DD-MMM-YYYY