

# ABOUT MAXIMUM ANNUAL CONTRIBUTIONS

Plan contribution limits are adjusted annually to reflect federal guidelines. If you reach the annual contribution limit prior to the end of the year, the payroll system is programmed to stop your contributions, and we will make every effort to help ensure you do not exceed the contribution limit. However, it is your responsibility to review your W-2 to confirm you have not overcontributed. The IRS requires employees to monitor their total yearly deferrals to ensure they do not exceed the annual limit.

For all participants, except those covered by CJA AVC, UAPD, or the Management Resolution, the County only provides a 401(k) Plan matching contribution for the pay periods you make a contribution. When deciding how much to contribute, you will maximize your 401(k) Plan benefit if you make a contribution each pay period of the year. For assistance in spreading your contributions throughout the year, you can complete a Contribution Worksheet for 401(k) Shared Savings Plan and Section 457 Plan available at [dc.venturacounty.gov/resource-page](https://dc.venturacounty.gov/resource-page)

If you are buying back retirement service credit through payroll deduction, this could impact the amount you can contribute to the 401(k) Shared Savings Plan due to the Internal Revenue Code Section 415 limit. Contact the Deferred Compensation Program for more information.

## Additional Resources

Plan information and resources are available on the Deferred Compensation website: [dc.venturacounty.gov](https://dc.venturacounty.gov)

You can check your account balance and update your beneficiaries by logging into your Fidelity account at: [nb.fidelity.com](https://nb.fidelity.com) or call Fidelity at (800) 343-0860. To schedule a complimentary appointment with our dedicated Workplace Financial Consultant, go to: [fidelity.com/schedule](https://fidelity.com/schedule)

Biweekly Contribution Limits			
2026	401(k)	457	
Minimum	<ul style="list-style-type: none"> <li>• 1.5% for CNA and VCPFA</li> <li>• 2.5% for VCSCOA</li> <li>• 1% for all others</li> </ul>		\$10.00
Maximum	100% of available income after mandatory deductions		All available income after mandatory deductions
Maximum Annual Contributions			
2026	401(k)	457	Totals- Both Plans
Under age 50	\$24,500.00	\$24,500.00	\$49,000.00
Age 50–59 (+\$8,000)	\$32,500.00	\$32,500.00	\$65,000.00
Age 60–63 (+\$11,250)	\$35,750.00	\$35,750.00	\$71,500.00
Age 64+ (+8,000)	\$32,500.00	\$32,500.00	\$65,000.00
Special Catch-Up	—	\$49,000.00	\$49,000.00
If you are age 50+ and earned over \$150,000 in FICA wages for 2025, your catch-up contributions must be made on an after-tax (ROTH) basis.			



800 South Victoria Avenue #1970 • Ventura, CA 93009  
Phone: 805.654.2620 • Fax: 805.658.4528  
E-mail: [deferred.compensation@venturacounty.gov](mailto:deferred.compensation@venturacounty.gov)  
Website: [dc.venturacounty.gov](https://dc.venturacounty.gov)



## 401(k) Shared Savings and Section 457 Plans

### Biweekly Contributions Limits Maximum Annual Contributions

- ✓ 401(k) and 457 Plan Eligibility
- ✓ County Matching Contributions
- ✓ Investment Option Information
- ✓ Sources of Further Information



Updated 12/03/25

## Eligibility Criteria

If you are a regular County employee with a job title represented by CNA, SPOAVC, or IUOE, you are eligible to participate in the 457 Plan if you have a regular work schedule of 40 hours or more per pay period. All other regular employees, and employees in the CNA Per Diem Unit, and UAPD Per Diem Unit are eligible to participate regardless of work schedule.

To be eligible to participate in the 401(k) plan, you must be a regular County employee with a regular work schedule of at least 40 hours per pay period. Regular employees represented by UAPD are eligible to participate regardless of work schedule. If you participate in the 401(k) Plan, you will receive County matching contributions according to the following schedules:

California Nurses Association (CNA)	
Employee Contributes	County Matches
1.5% - 1.99%	1.5%
2% - 100%	2%
Ventura County Sheriffs' Correctional Officers Association (VCSCOA)	
Employee Contributes	County Matches
2.5% – 100%	2.5%
Ventura County Deputy Sheriffs' Association (VCDSA)	
Ventura County Professional Peace Officers' Association (VCPPOA)	
Employee Contributes	County Matches
1% – 1.99%	1%
2% – 2.99%	2%
3% – 100%	2.5%
Ventura County Professional Firefighters' Association (VCPFA)	
Employee Contributes	County Matches
1.5% – 100%	1.5%

Service Employees International Union (SEIU)	
Management, Confidential Clerical, and other Unrepresented Resolution	
Union of American Physicians and Dentists (UAPD)	
Criminal Justice Attorneys' Association (CJAAVC)*	
Superior Court Judges	
Ventura Employees Association (VEA)	
International Union of Operating Engineers (IUOE)**	
Specialized Police Officers' Association (SPOAVC)	
Employee Contributes	County Matches
1% – 1.99%	1%
2% – 2.99%	1.5%
3% – 3.99%	1.75%
4% – 4.99%	2%
5% – 5.99%	2.5%
6% or more	3%
*For employees who have not opted out of the Deferred Compensation Program by participating in the CJAAVC Student Loan Reimbursement Program pursuant to Section 1901.4 of their bargaining agreement.	
**Pursuant to Section 6.06-C of their bargaining agreement, eligible IUOE- represented employees receive a \$32.00 bi-weekly contribution to their 401(k). This contribution is in lieu of County contributions previously made to the Union's Insurance Trust Subsidy.	

# 2026 PLAN YEAR INFORMATION

## Investment Options

The County provides plan participants with a wide variety of investment options to help build a diversified portfolio. They cover most asset classes in the investment option spectrum and include funds that potentially have more inflation risk and less investment risk and conversely, funds that potentially have more investment risk and less inflation risk. The Deferred Compensation Committee monitors these investment options for investment performance, investment risk, management style, investment objectives, and investment expenses.

In addition, the County offers a brokerage account option, and a managed account service. The Deferred Compensation Committee does not monitor these options for investment performance, investment risk, management style, investment objectives, or investment expenses. The brokerage account option is appropriate only for participants who understand diversification and all costs and risks involved.

For more information on investment options:  
Call Fidelity Investments at **(800) 343-0860**  
or visit **[nb.fidelity.com](https://nb.fidelity.com)**

