



Maximum Additional Contributions Worksheet For Calendar Year 2025

Wisconsin Department
of Employee Trust Funds
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Employee name (please print)	ETF ID or Social Security number
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To ensure funds are credited to your WRS account, please complete the *Additional Contributions Remittance (ET-2545)* form with your payment. The WRS **does not accept rollovers** for the purpose of making additional contributions.

A participant's actual contributions to the Wisconsin Retirement System are subject to contribution limits under Sec. 415(c) of the Internal Revenue Code (IRC). Contributions subject to this limit cannot exceed 100% of your gross compensation from your WRS employer or \$70,000.00, whichever is less, in the calendar year in which ETF receives the contributions. The WRS, which is qualified under Sec. 401(a) of the IRC, does not have a "catch up" provision for additional contributions.

When you make voluntary regular (after-tax) additional contributions to your WRS account, you must use this worksheet to calculate the maximum amount of voluntary contributions that you can make to the WRS. We recommend you contact your employer for assistance in correctly completing this worksheet.

Employer-paid contributions (employer-required and employer-additional contributions) are not subject to the contribution limits under Sec. 415(c) of the IRC.²

Note: Effective July 1, 2011, 2011 Wisconsin Act 32 required that the WRS contributions made by the employee be treated as pre-tax contributions, not post-tax contributions. As a result, employee-paid contributions are technically employer contributions for IRS purposes. Therefore, it will be very rare for WRS employee-required contributions to be included in Section B after 2011. The exception would be employee-required contributions made post-tax pursuant to a collective bargaining agreement or contract.

Fill in or calculate the following amounts		
A	Enter the lesser of \$70,000.00 or the amount of your projected gross compensation ¹ from your WRS employer(s) for the current calendar year. The lesser of these two amounts is the maximum amount of contributions that can be made to your WRS account that are subject to IRC Sec. 415(c).	
B	Enter the projected amount of your post-tax employee-required contributions that will actually be paid by you during the current calendar year. Again, it will be very rare for employee-required contributions made on or after July 1, 2011, to fall under this category because most employee-required contributions made on or after that date are defined as pre-tax employer contributions for IRS purposes.	
C	Subtract line B from line A. This is the total maximum amount that you can contribute to the WRS as voluntary additional contributions.	=

Signature	Date (MM/DD/YYYY)	Telephone, including area code
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¹ Gross compensation includes all compensation from a WRS participating employer actually paid or made available to the individual for the year in which the contribution is made. This includes any amounts deferred, such as to a tax deferred savings plan or IRC Sec. 125 cafeteria plan. (This will normally be the gross compensation amount shown in Box 1 on your W-2 form.)

² When an employee takes a retirement benefit, employee- and employer-paid additional contributions, as part of an employee's benefit, are tested against IRC 415(b) annual benefit limits which provides for dollar limitations on benefits under qualified retirement plans. This may limit the amount of your benefit from your employee- and employer-required contributions.

