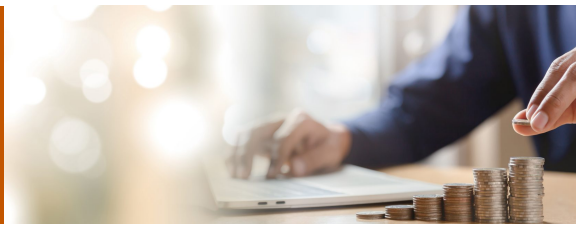
"Super" Catch-up for those ages 60-63

DECEMBER 11, 2024 | BY: THE RETIREMENT PLAN ADMINISTRATION TEAM



Here is an important consideration for retirement plans starting next year.

Beginning in 2025, individuals aged 60-63 will be eligible for a new "super" 401(k) catch-up contribution. In addition to the current $7,500 catch-up contribution, those in this age bracket will be able to defer an additional $3,750, bringing the total catch-up contribution to $11,250. This is on top of the standard deferral limit of $23,500, meaning that individuals in this age range can contribute up to a total of $34,750 in 2025.

Individuals should coordinate with their payroll provider so they can take advantage of this new 401(k) limit.

For any questions regarding this matter or any retirement-related inquiries, please feel free to contact Johnson O'Connor Retirement Plan Services.

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