

Boost Your Retirement Savings!

It's never too late to take charge of your retirement savings, even if you've started later than planned. If you're over 50, you may be eligible to make **catch-up contributions**—an important tool that allows you to contribute more than the standard limit to your retirement account. These additional contributions can make a significant difference, helping you boost your savings and work toward a more secure financial future.

Starting in 2025, if you're between the ages of 60 and 63, you may be able to contribute even more, thanks to the **super catch-up** provision. This means more opportunities to maximize your savings as you prepare for retirement.

Read on to learn more about how these contributions work and how you can take advantage of them!

Who Is Eligible?

Participants ages 60–63 during the calendar year may be eligible for the super catch-up provision.

How Much Can You Contribute?

The super catch-up contribution limit for eligible participants is the greater of:

- \$10,000, or
- 150% of the standard catch-up contribution limit

Standard Contribution		Standard Catch-Up		Super Catch-Up		Total Annual Contributions
\$23,500	+	\$7,500	+	\$3,750	=	\$34,750

This allows for a larger contribution beyond the regular catch-up limits available to those aged 50 and older.



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End of Super Catch-Up:

In the year a participant turns age 64, they will no longer be eligible for the super catch-up contribution. Instead, they will revert to the standard catch-up limit.



The sooner you take advantage of catch-up contributions, the greater your potential to grow your retirement savings. Don't wait—every contribution, big or small, can help put you in a stronger position for the future. Whether you're just starting or looking to increase your savings, now is the time to make a plan and take full advantage of the available options.

Remember, retirement may still feel far off, but the earlier you save, the more prepared you'll be. Start contributing more today, and give your future self the security and peace of mind you deserve.

For more details or to start making catch-up contributions, contact your plan administrator today!

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