



# Enhanced Catch-Up Contribution

Good news! Beginning in 2025, participants who reach ages 60, 61, 62 or 63 by the end of the calendar year can take advantage of an increased catch-up limit, if allowed by their plan document.



Birth Year	2025 Contribution Limit	Catch-Up Contributions	Total Contribution
1976 or later	\$23,500	Not Eligible	\$23,500
1966 - 1975	\$23,500	\$7,500	\$31,000
1962 - 1965	\$23,500	\$11,250	\$34,750
1961 or earlier	\$23,500	\$7,500	\$31,000

*Contribution Limits are subject to change each year — stay up-to-date and review annually.*



## How Do I Change My Contributions?

If your employer allows online changes, log in to your Participant Account and select "Change" under Contributions tab. Alternatively, you may use the Automated Phone System at 1-800-530-1272.

If your employer does not allow online changes, log into your Participant Account and print a "Contribution Rate Change" form from the "Library", and submit it to your Human Resources office.

*Note: Adjustments may take one or two pay periods to be implemented.*