



## New Age 60-63 Catch-up Contribution Limit in 2025

Effective January 1, 2025, Section 109 of the SECURE 2.0 Act introduces a new annual catch-up contribution limit for participants in the calendar year they turn age 60, 61, 62, or 63. The new Age 60-63 catch-up contribution limit is the greater of \$10,000 or 150% or the regular catch-up amount (\$7,500).

Age Attained During 2025	Potential 2025 Annual Contribution Limits (assuming no change from 2024 limits)
49 and under	\$23,000
50 to 59	\$30,500 (\$23,000, plus \$7,500 catch-up)
60 to 63	\$34,250 (\$23,000, plus \$11,250 catch-up)
64 and older	\$30,500 (\$23,000, plus \$7,500 catch-up)

Contribution limits for 2025 should be recalculated by the IRS based on inflation statistics and announced in early November, which may change the limits shown in the table above.

To automatically increase your per-pay contribution amount to the annual limit allowed by the IRS every January, log in to your account at [Ohio457.org](https://Ohio457.org) and enroll in the SMarT Plan. To make a one-time increase to your contribution amount, call the Service Center, or log in to your account after December 17, 2024, when increased contributions using 2025 limits can be processed.