



# Exciting opportunity to save more for retirement

## Age 60 catch-up contributions



Starting in 2025, you can save even more in your retirement plan from age 60 to 63 thanks to an increase in the catch-up contribution limit! You can start taking advantage of the larger catch-up contribution amount at any point during the year you turn 60. In the year you turn 64, the catch-up amount returns to the standard amount at the beginning of the year.

### How much more can you save?

As you can see in this chart, the amount available for additional catch-up contributions for employees ages 60 to 63 is \$11,250 in 2025. This is an increase from the standard \$7,500 in catch-up contributions for those ages 50 to 59, or 64 and older.

Take advantage of catch-up contributions to help achieve the future you imagine!

Age in 2025	Standard annual limit in 2025	Catch-up contribution in 2025	Total annual contribution limit in 2025
50-59 or 64+	\$23,500	\$7,500	\$31,000
60-63	\$23,500	\$11,250	\$34,750

Access your account at [LincolnFinancial.com/Retirement](https://LincolnFinancial.com/Retirement) to update your contributions.

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value



### Questions?

Call **800-234-3500** to talk to a Lincoln Customer Contact Center representative, Monday through Friday, between 8:00 a.m. and 8:00 p.m. Eastern.

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