



# Save more with increased age-based catch-up contributions.

## Maximize your age-based catch-up contributions in 2025.

The closer you get to retirement, the more the IRS allows you to contribute toward your retirement plan with something called age-based catch-up contributions. Starting in 2025, individuals aged 60–63 can contribute even more thanks to the SECURE 2.0 Act.\*

### What this means for you.

If you turn age 60, 61, 62 or 63 at anytime during 2025 and beyond, you may be eligible to contribute the greater of \$10,000 or 150% of the regular catch-up contribution amount for 2024 (indexed annually).

#### Summary of age-based catch-up contribution limits for 2025

Age	Catch-up limit
50–59	\$7,500
60–63	\$11,250
64 or older	\$7,500

## A simple change.

Key takeaways:

- This Secure 2.0 Act provision specifically impacts people turning age 60–63
- Get closer to your retirement goals with increased catch-up contribution limits
- IRS contribution limits are indexed annually
- When you turn age 64 at anytime during the taxable year, you revert back to the standard age 50+ catch-up contribution limit



### Talk through your options.

Our TIAA Financial Consultant can help you understand your options based on your unique retirement goals. Call **800-842-2252** weekdays from 8 a.m. to 10 p.m. (ET), or schedule a one-on-one meeting.

[Schedule now >](#)

Or scan the QR code



\*The Secure 2.0 Act, signed into law on December 29, 2022, provides for additional participant savings opportunities, one of which is the increased catch-up for participants ages 60–63. The availability of this feature depends on whether your employer makes it available under the terms of your retirement plan.



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