



It's time to catch up on retirement savings!

If you're age 50 or older, you already know retirement may not be too far away. It's time to start thinking about whether you have saved enough to meet your retirement income needs.

You can save more the year you turn 50 and 60

It's common during mid-life to be stretched financially. Raising children or paying off a mortgage take resources. As these financial priorities decrease, it's time to think about funding your retirement.

If you are 50 or older, and your plan allows catch-up contributions, you can save more in your retirement plan. The IRS limits for saving increase the year you turn 50 and the year you turn 60.

Review current limits and consider increasing the amount you are saving in your retirement plan.



Take steps now to catch up

It's easy. Your catch-up contributions can be automatically deducted from your paycheck along with your current plan contributions.

Log in to your account today to increase your contributions and maximize your retirement savings.

We're here to help!
standard.com/retirement
800.858.5420

Retirement plan limits*	2025	2024
Maximum retirement plan contribution limit through age 49	\$23,500	\$23,000
Catch-up amount allowed if you are age 50 to 59 or 64 and older	\$7,500	\$7,500
Maximum retirement plan contribution if you are age 50 to 59 or 64 and older	\$31,000	\$30,500
Catch-up amount allowed if you are age 60 to 63	\$11,250	\$7,500
Maximum retirement plan contribution if you are age 60 to 63	\$34,750	\$30,500

*contribution limits for employees participating in 401(k), 403(b), most 457(b) plans and Thrift Savings Plans

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