

## 2025 IRS Annual Contribution Limits 457(b) Plan

Every year the IRS sets dollar limits for how much you can contribute to your deferred compensation plan. See below for the amount you can contribute in 2025.

| Regular           | \$23,500 |
|-------------------|----------|
| Age 50+ Catch-up  | \$31,000 |
| Age 60 to 63      | \$34,750 |
| Standard Catch-up | \$47,000 |

## Limits apply to the combined pre-tax and Roth contribution amounts.

The year you reach age 50, you can take advantage of the age 50+ catch-up limit. SECURE 2.0 allows a higher catch-up contribution limit the year you turn age 60, 61, 62, and 63. The year you turn age 64 or older, you return to the lower age 50+ catch-up limit.

The Standard Catch-up is available as soon as three years prior to the year of retirement eligibility. You cannot combine the standard catch-up with the age-based catch-up provisions in the same calendar year. Contact the SoonerSave Administrative office at 800-733-9008 if interested in the standard catch-up provision.