

Super Catch-Up FAQs

New in 2025 through SECURE 2.0



Retirement savings can be challenging, especially for those nearing retirement who may need to make up for lost time. Due to SECURE 2.0 enhancements effective in 2025, individuals aged 60 to 63 can make even higher catch-up contributions to 401(k) and similar plans, “super catch-up” contributions. The super catch-up provision allows eligible participants to contribute additional funds beyond the standard limits, helping them boost their savings in the final years before retirement. This FAQ addresses common questions about super catch-up.

What is “super catch-up”?

The new super catch-up allows individuals who turn 60, 61, 62, or 63 during a given calendar year to contribute a higher catch-up amount of \$11,250. This brings the highest total 401(k) limit for 2025 to \$34,750.

What are the limits if a participant is not turning 60, 61, 62, or 63 in 2025?

If a participant is younger than 50, their 401(k) contribution limit is \$23,500 for 2025. If they are 50 years or older, but not turning 60, 61, 62, or 63 this year, they can elect to make a catch-up contribution of \$7,500, bringing their total contribution limit to \$31,000.

Is the super catch-up in addition to or in replacement of the traditional catch-up for anyone over the age of 50?

It is in addition. The old rules remain in place. The new rules are only for those who turn 60, 61, 62, or 63 during the year.

Are the super catch-up contributions mandatory?

No, just like the 50+ catch-up contributions, the super catch-up contribution is optional.

Do any changes/amendments need to be made to the plan’s adoption agreement to allow for this catch-up?

Amendments related to Secure 2.0 do not have to be adopted until 12/31/26 and a plan can operationally comply now and amend by that deadline.

Are these contributions required to be made via Roth or does that only apply to HCEs?

The Roth catch-up rule is not eligible until 1/1/26 and it applies to all employees, not just HCEs. Beginning in 2026, as a general rule all catch-up contributions from employees making \$145,000+ will be required to be funded as Roth deferrals.

Is it the year in which a participant attains age 60 to 63 or is it any year in which the participant’s age was in this range? i.e. if they turn 64 in December of 2025, are they still eligible for the additional catch-up?

The super catch-up is available in the year a participant attains age 60, 61, 62, or 63. The year in which a participant attains age 64, they go back to the traditional catchup limit of \$7,500.

Additional Questions or Comments?

Please contact your JULY sales consultant or client service representative with any questions.
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