

# Maximize your retirement plan



## RETIREMENT PLAN CONTRIBUTION TYPES

The chart below outlines the difference between the types of contributions found in a retirement plan. Retirement plans will offer one or more of the contributions types for you to select. [Sign into your account](#) to view your retirement plan's contribution offering.

## Retirement plan limits

Each year the IRS limits the amount of money you can contribute to your retirement plan. The chart below outlines the contributions allowed over the last three years.

Annual limits <sup>1</sup>	2025	2024	2023
<b>Employee elective deferrals</b> This is the annual limit allowed if you are younger than age 50	\$23,500	\$23,000	\$22,500
<b>Catch-up contributions</b> These are additional contributions allowed if you will be age 50 or older by December 31st	\$7,500	\$7,500	\$7,500
<b>Super catch-up contributions</b> Beginning January 1, 2025, if you are aged 60 through 63, you are allowed to contribute a higher catch-up contribution amount	\$11,250		

<sup>1</sup> The amounts shown are annual and will include any amount you may have previously contributed to another employer's qualified retirement plan. It is your responsibility to confirm the amounts you are contributing to your current retirement plan and any previous amounts you may have contributed will not exceed the current IRS limits by the end of the year. If you are considered a Highly Compensated Employee, you may be subject to a reduced contribution amount. The super catch-up amount shown represents the catch-up amount those aged 60 through 63 can contribute annually. Please refer to your plan's Summary Plan Description for more information. You may also find this information in your online account or ADP Mobile Solutions App by going to Retirement > Manage Your Account > Learn more about your plan.

### BEFORE-TAX CONTRIBUTIONS

- Made before taxes are deducted
- Lowers current taxable income
- Contributions and any earnings are taxed at distribution

### ROTH CONTRIBUTIONS

- Made after taxes are deducted
- Contributions taxable in current year
- Earnings are tax-free on qualified distributions if you are age 59½, die or are disabled and hold the Roth account for at least 5 taxable years

### AFTER-TAX CONTRIBUTIONS

- Made after taxes are deducted
- Contributions taxable in current year
- Earnings are taxed at distribution

## Financial planning tools and resources<sup>2</sup>

ADP's innovative and personalized Financial Wellness education experience is designed to help you improve your overall financial well-being. You'll find articles, videos, infographics, and courses with progress-tracking on a variety of topics, such as smart spending, creating a budget, safeguarding against identity theft, retirement planning, investing, and more. Start exploring by going to [adpretire.enrich.org](https://adpretire.enrich.org) or scanning the QR code below.

The screenshot shows the ADP Achieve Financial Wellness website. At the top left is the ADP logo. To the right are search, Log In, and Sign Up buttons. The main header features the text "ADP Achieve Financial Wellness" and "From Stress to Success: Financial Wellness Begins Here" with a "Get Started" button. A circular image shows a woman hugging a child. Below this, there are two main content areas. The first is titled "Start with a checklist—get recommendations" and includes a photo of a woman looking at a smartphone. The second is titled "Discover your money personality" and includes a photo of an elderly couple looking at a tablet. Both sections have descriptive text and a "Get Started" link.



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