



# Increasing your contributions can increase your confidence

If you're 50 or older and have concerns about not having invested enough in your deferred compensation plan, catch-up contribution options may allow you to invest more.

If you are age 60 to 63, you now have the opportunity to take advantage of additional catch-up contributions to help keep yourself on track toward your retirement planning goals.

Contribution limits for 2025 401(k), 403(b) <sup>1</sup> and 457(b) <sup>2</sup> plans	Up to age 49	Age 50 – 59	Age 60 – 63 <sup>3,4</sup>	Age 64+
Deferral	\$23,500	\$23,500	\$23,500	\$23,500
Age 50 catch-up	N/A	\$7,500	\$11,250	\$7,500
Total	\$23,500	\$31,000	\$34,750	\$31,000

<sup>1</sup> If you participate in a 403(b) plan, you may be eligible for a special catch-up provision in addition to the standard catch-up options. Please contact your plan sponsor or administrator to discuss.

<sup>2</sup> If you participate in a 457(b) plan, you may be eligible for a special catch-up provision in addition to the standard catch-up options. Please reach out to your plan sponsor or administrator to discuss further.

<sup>3</sup> This option may not be available for all plans. Please contact your plan sponsor or administrator to confirm availability.

<sup>4</sup> To be eligible, participants must turn ages 60 through 63 by the end of the calendar year; those turning 64 or older before the end of the calendar year must use the age 50+ catch-up limit.

Keep in mind that investing involves risk, including possible loss of principal.

## To learn more, talk with your Nationwide Representative.

This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

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