

The regular IRS limit for 2025 is \$23,500. If you will be age 50 and above in 2025, you can contribute an additional \$7,500; or, if you are age 60, 61, 62, or 63 in 2025 you can contribute an additional \$11,250 above the regular limit.

Below are the total contribution amounts allowed to an employer-sponsored retirement account in 2025.

under 50	\$23,500
50-59	\$31,000
60-63	\$34,750
64 and above	\$31,000

There are tax advantages to saving within your plan, which means the impact to your take-home pay may not be as much as you think.

Your money has the potential to grow through the power of compounding interest. That growth can help offset increases in the cost of living. Saving more may bring you closer to the kind of retirement you want and deserve.

- Not enrolled? Visit [t.iaa.com/retirement](#)
- To increase your contributions, complete your employer's [TIAA Form 1099-R](#)

Meet with a TIAA financial consultant to see if your savings are on track. Visit [t.iaa.com/retirement](#) or scan the QR code. You can also call [1-800-833-8333](#), 8 a.m. to 10 p.m. (ET).

Distributions from 403(b) plans before age 59½, severance from employment, death or disability may be prohibited, limited and/or subject to substantial tax penalties. Different restrictions may apply to other types of plans.

This material is for informational or educational purposes only and is not fiduciary investment advice, or a securities, investment strategy, or insurance product recommendation. This material does not consider an individual's own objectives or circumstances which should be the basis of any investment decision.

Investment products may be subject to market and other risk factors. See the applicable product literature or visit [www.tiaa.com](#) for details.

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