



# Retirement topics - Catch-up contributions

Individuals who are age 50 or over at the end of the calendar year can make annual catch-up contributions.

Annual catch-up contributions up to [\\$7,500 in 2023 and 2024](#) (\$6,500 in 2021-2020; \$6,000 in 2015 - 2019) may be permitted by these plans:

- 401(k) (other than a SIMPLE 401(k))
- [403\(b\)](#)
- SARSEP
- governmental [457\(b\)](#)

[Elective deferrals](#) are not treated as catch-up contributions until they exceed the limit of \$23,000 in 2024 (\$22,500 in 2023; \$20,500 in 2022; \$19,500 in 2020 and 2021; [\\$19,000](#) in 2019) or the [ADP](#) test limit of section 401(k)(3) or the plan limit (if any).

A participant can make catch-up contributions for a year up to the lesser of the following amounts:

- The catch-up contribution dollar limit, or
- The excess of the participant's compensation over the elective deferral contributions that are not catch-up contributions.

Plan participants must make catch-up contributions to a retirement plan via elective deferrals. Catch-up contributions must be made before the end of the plan year.

## **SIMPLE plan catch-up amounts**

A [SIMPLE IRA](#) or a SIMPLE 401(k) plan may permit annual catch-up contributions up to \$3,500 in 2023 and \$3,000 in 2015 - 2022. Salary reduction contributions in a SIMPLE IRA plan are not treated as catch-up contributions until they exceed [\\$15,500](#) in 2023 (\$14,000 in 2022; \$13,500 in 2020 and 2021; and \$13,000 in 2015 - 2019).

## **403(b) plan catch-up amounts**

Employees with at least 15 years of service may be eligible to make additional contributions to a 403(b) plan in

addition to the regular catch-up for participants who are age 50 or over. See the discussion of [403\(b\) contribution limits](#) for details.

## IRA catch-up amounts

You can make catch-up contributions to your traditional or Roth IRA up to [\\$1,000](#) in 2015 - 2023. Catch-up contributions to an IRA are due by the due date of your tax return (not including extensions).

## Related

- [Retirement topics: Contributions](#)
- [401\(k\) plan catch-up contribution eligibility](#)
- [Publication 560, Retirement Plans for Small Business \(SEP, SIMPLE, and Qualified Plans\)](#)
- [Publication 590-A, Contributions to Individual Retirement Arrangements \(IRAs\)](#)

*Page Last Reviewed or Updated: 26-Feb-2025*