

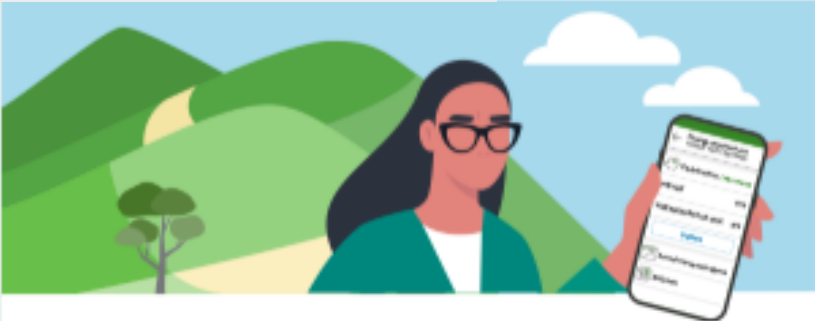


CATCHING-UP WITH RETIREMENT SAVINGS (HIGHER CATCH-UP)
ages 59½ and 60

Subject line: Take advantage of this retirement saving window while you can
Preheader: Make the most of higher catch-up contributions between ages 60-63

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



Ready, set, catch-up even more


From ages 60 to 63, give your retirement savings a boost with higher catch-up contributions. Thanks to the SECURE 2.0 Act, you can increase your contributions to the highest level—up to \$11,250 for 2025.¹

[Maximize your savings](#)



Want to talk through your contributions with a professional?
Fidelity's got you covered with 1-on-1 support. Just call [<phone number>](#).

Make the most of this higher catch-up window.

-  **Ages up to 49** : Elective deferral
-  **Ages 50–59** : Elective deferral and catch-up
-  **Ages 60–63** : Elective deferral and higher catch-up
-  **Ages 64 and up** : Elective deferral and catch-up



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Investing involves risk, including risk of loss.

¹Plan rules apply. Catch-up contributions may not be available for all plans. Refer to [NetBenefits.com](#) for current contribution limits.

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