



Maximize your savings

You're getting close to retirement—give your savings a boost.

With catch-up contributions, you can contribute an additional \$7,500¹ to your plan annually if you're:

- ✓ Age 50 or older this year
- ✓ Contributing the maximum allowable amount to your retirement plan

For 2025, the catch-up contribution amount for individuals who will reach age 60, 61, 62, or 63 in 2025 is \$11,250.²

See the difference catch-up contributions can make.

With catch-up contributions

\$704,345

Personal contributions: \$480,000

+ Interest: \$224,345

= Total: \$704,345

Without catch-up contributions

\$520,728

Personal contributions: \$352,500

+ Interest: \$168,228

= Total: \$520,728



Log in to your account at myplan.johnhancock.com to increase your contribution, or speak with your plan administrator.

This hypothetical example is for illustrative purposes only and represents an individual who is catch-up contribution eligible up to age 65 making maximum elective deferrals and catch-up contributions over a 15-year period using a 5% annual return rate. The maximum elective deferral limit is \$23,500 per year and the maximum catch-up contribution limit is \$7,500 in years in which they are 50–59, \$11,250 in years in which they are 60–63, and \$7,500 in the year in which they are 64 (last year of the 15-year period). These maximum limits are based on the IRS 2025 retirement plan limitations and are subject to change annually. It assumes \$0 starting balance, no withdrawals; does not take into account fees associated with investing, which, if included, would reduce the account balance; and assumes reinvestment of earnings. Taxes are due at withdrawal. As this is an hypothetical example for illustrative purposes, there is no guarantee that the results shown will be achieved or maintained over any period of time.

1 Annual contribution rates are based on the IRS 2025 retirement plan limitations and are subject to change. **2** Under the SECURE 2.0 Act, individuals who are age 60, 61, 62, or 63 at the end of the calendar year are eligible to make an increased catch-up contribution for taxable years beginning after 12/31/24.



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