



State of New Jersey

DEPARTMENT OF THE TREASURY
DIVISION OF PENSIONS AND BENEFITS
P. O. Box 295

TRENTON, NEW JERSEY 08625-0295
Telephone (609) 292-7524 / Facsimile (609) 777-1779
TRS 711 (609) 292-6683
www.nj.gov/treasury/pensions

ELIZABETH MAHER MUOIO
State Treasurer

JOHN D. MEGARIOTIS
Acting Director

PHILIP D. MURPHY
Governor

TAHESHA L. WAY
Lt. Governor

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TO: State Biweekly and State Monthly Certifying Officers and Alternate Benefit Program (ABP) Certifying Officers

FROM: New Jersey Division of Pensions & Benefits (NJDPB)

SUBJECT: Super Catch-Up Contributions

The New Jersey State Employees Deferred Compensation Plan (NJSEDCP) 457b plan and the New Jersey Additional Contributions Tax-Sheltered Program (ACTS) 403b plan under the Alternate Benefit Program currently provide participants the age 50+ catch-up provision, which allows additional elective deferral contributions above the standard IRS limits for anyone attaining age 50 and older. Both plans have adopted the option provided under section 109 of the SECURE 2.0 Act of 2022, which permits higher catch-up contribution amounts (super catch-up contributions) for participants who attain age 60, 61, 62, or 63 in the taxable calendar year, starting in 2025.

Employees who participate in these plans and attain the age 60 through 63 of a calendar year will have higher contribution limits. During the year an employee attains the age of 64, it would revert to the age 50+ catch-up contribution limit provided under these plans. The 2025 IRS limit for super catch-up contributions is \$11,250, while the standard 50+ catch-up limit is \$7,500. The super catch-up allows a participant attaining within the age range of 60 to 63 to contribute an additional \$3,750 to a plan when compared to the age 50+ catch-up limits.

All employers with eligible members in either of these plans are required to monitor a member's age and increase the annual contribution limit in their payroll program for any members who qualify. The employee is not required to elect this option since this is automatically being made available to all qualifying participants in the plan. Employees may increase their contribution rate if they choose to do so, subject to the allowable limit. This limit will change from year to year per IRS regulations. The contribution limits apply to both tax-deferred and Roth contributions or a combination of both.

This is not part of the three-year catch-up option, which requires the member to elect this option.

Contribution limits:

- A) An employee that **attains** age 60, 61, 62, or 63 at any point in calendar year 2025 can contribute up to the maximum of \$34,750 (standard contribution limit of \$23,500 plus super catch-up contribution of \$11,250).
- B) An employee that **attains** age 64 or later at any point in calendar year 2025 can contribute up to the maximum of \$31,000 (standard contribution limit of \$23,500 plus 50+ catch-up contribution of \$7,500).

Fact sheets for these plans will be updated each year with the new contribution limits.