



November 19, 2024

Attention Employers:

RE: Southern California Pipe Trades Defined Contribution Fund

The IRS has recently announced the elective deferral 402(g) limits for 2025. These limits, referred to as “contribution limits,” apply to both Pre-tax 401(k) and After-tax Roth 401(k) contributions (cumulative total).

As a result of SECURE 2.0, additional catch-up contributions are allowed for individuals ages 60 to 63, beginning January 1, 2025. The 2025 contribution limits for each age group are as follows:

- Under age 50 : \$23,500
- Age 50 (as of 12/31/25)-59 & Age 64+: \$31,000 (\$23,500 + \$7,500 catch-up)
- Age 60-63 (as of 12/31/25): \$34,750 (\$23,500 + \$11,250 catch-up/additional catch-up)

Please be sure to update your payroll systems accordingly. You may visit www.irs.gov for more information or contact your tax professional.

Sincerely,

Defined Contribution Department