



BROWN

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**2025 Retirement Plan Contribution Limits**

All Brown employees may contribute to a Brown University 403(b) account. If you are not now contributing, consider doing so in 2025 to reduce your taxes and save for retirement.

**LIMITS ON CONTRIBUTIONS**

IRS regulations limit the amount you and Brown can contribute each year. The dollar limits for 2025 are as follows:

The maximum amount you may contribute if you are under age 50 is \$23,500. If you are age 50 or above in 2024, you may contribute up to \$31,000. The combined limit on all contributions, both employee and employer, is \$70,000 for employees under age 50 and \$77,500 for age 50 and above.

The mandatory 2% contribution under Brown’s Legacy Retirement Plan does not count toward these employee contribution limits. Monthly employee deferrals and University contributions cease after the eligible compensation you have received in a calendar year exceeds the IRS limit on compensation for plan purposes, which is \$350,000 in 2025.

The same limits apply if you are making retirement contributions pre-tax to a 403(b) account and/or post-tax to a 403(b) Roth account.

We encourage all employees to periodically review their contributions.

**VESTING IN UNIVERSITY CONTRIBUTIONS**

Your contributions to any of the Brown retirement plans are always fully vested, or nonforfeitable.

If you are a participant in the Brown University **Legacy Retirement Plan**, you are fully vested in Brown’s contributions. The vesting schedule for the University’s contributions to the **Deferred Vesting Plan** is shown in the following table.

<b>Completed Years of Brown University Service</b>	<b>Vested Percentage of University Contributions</b>
Less than two	0%
Two but less than three	20%
Three but less than four	50%
Four but less than five	75%
Five or more	100%