2027

RETIREMENT PLAN LIMITS

The IRS has announced updates to the retirement plan contribution limits for 2027. Please review the table below for some of the highlights. For a more detailed overview of these changes and the IRS guidelines for retirement plans in 2027, please visit the official IRS website at **www.irs.gov**.

	2027	2026	2025
Elective Deferrals - 401(k), 403(b), and Most 457 Plans	**$25,500**	$24,500	$23,500
Roth Catch-Up Wage Threshold[1]	**TBD**	$155,000	$150,000
Catch-Up Contribution (Ages 50 & Up)	**See Below**	See Below	See Below
Regular Catch-Up (Ages 50-59 & 64+)	**$8,500**	$8,000	$7,500
Super Catch-Up Contribution (Ages 60-63)	**$11,750**	$11,250	$11,250
Defined Contribution Plan Annual Limit[2]	**$75,000**	$72,000	$70,000
Annual Compensation Limit	**$375,000**	$360,000	$350,000
Highly Compensated Employee Threshold	**$170,000**	$160,000	$160,000
Top Heavy Key Employee Dollar Limit	**$245,000**	$235,000	$230,000
SIMPLE Plan Contribution Limit	**$17,500**	$17,000	$16,500
SIMPLE Plan Catch-Up	**$4,000**	$4,000	$3,500
Defined Benefit Annual Benefit Limit	**$300,000**	$290,000	$280,000
Limitation for Domestic Abuse Distribution	**$10,900**	$10,500	$10,300
Limitation for Long-Term Care Distribution	**$2,700**	$2,600	$2,600
Social Security Taxable Wage Base	**$192,300**	$184,500	$176,100
IRA Contribution Limit	**$7,500**	$7,500	$7,000
IRA Catch-Up	**$1,100**	$1,100	$1,000
HSA Contribution Limit, Individual/Self-Only	**$4,500**	$4,400	$4,300
HSA Contribution Limit, Family Coverage	**$9,000**	$8,750	$8,550

Source: Internal Revenue Service Notice **IRS 2027 Limits**. Please note that annual contribution rates are based on the IRS 2027 retirement plan limitations and are subject to change. This material was created for educational and informational purposes only and is not intended as ERISA, tax, legal or investment advice. [1]The Roth Catch-Up wage threshold for 2026 is used to determine whether an individual's Catch-Up contributions to an applicable employer plan for 2027 must be designated as Roth contributions. [2]Annual Contribution Limit excludes Additional Catch-Up Contributions.

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RETIREMENT