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2027 Contribution Limits

for Retirement Plans

	2027	2026
Maximum Contributions (401k/403b/457)	**$25,500**	$24,500
Maximum Catch-Up – Age 50+ (401k/403b/457)	**$8,500**	$8,000
Super Catch-Up – Age 60-63	**$11,750**	$11,250
Defined Contribution Limit	**$75,000**	$72,000
IRA Contribution Limit	$7,500	$7,500
IRA Catch-Up – Age 50+	$1,100	$1,100
Compensation	**$375,000**	$360,000
Taxable Wage Base	**$192,300**	$184,500
Highly Compensated Employee (HCE)	**$170,000**	$160,000
Key Employee/Officer	**$245,000**	$235,000
SIMPLE	**$17,500**	$17,000
SIMPLE Catch-Up – Age 50+	$4,000	$4,000
SIMPLE Super Catch-Up – Age 60-63	$5,250	$5,250
Health Savings Account (HSA) – Individual	**$4,500**	$4,400
Health Savings Account (HSA) – Family	**$9,000**	$8,750
HSA Catch-Up – Age 55+	$1,000	$1,000

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