

2027 *Contribution Limits*

Retirement Plans	2027	2026	2025
Elective Deferrals: 401(k)/403(b)/457	$25.5K	$24.5K	$23.5K
Regular Catch-up (ages 50-59, 64+)	$8.5K	$8K	$7.5K
Super Catch-up (ages 60-63)	$11.75K	$11.25K	$11.25K
Max Defined Contribution	$75K	$72K	$70K
Max Annual Compensation	$375K	$360K	$350K
IRA: Individual Retirement Accounts			
Max Contribution	$7.5K	$7.5K	$7K
Max Catch-up	$1.1K	$1.1K	$1K
SEP: Simplified Employee Pension Plans			
Minimum Compensation	$800	$800	$750
Max Compensation	$375K	$360K	$350K
SIMPLE IRA Plans			
Max Contributions	$17.5K	$17K	$16.5K
Max Catch-up	$4K	$4K	$3.5K
Other			
Highly Paid Individual	$155K	$150K	$145K
Highly Compensated Threshold	$170K	$160K	$160K
Defined Benefit Limit	$300K	$290K	$280K
Key Employee Threshold	$245K	$235K	$230K
Social Security Taxable Wage Base	$192.3K	$184.5K	$176.1K
Health Savings Account – Individual Limit	$4.5K	$4.4K	$4.3K
Health Savings Account – Family Limit	$9K	$8.75K	$8.55K

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