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
Compensation	$375,000	$360,000
Taxable Wage Base	$192,300	$184,500
Highly Compensated Employee (HCE)	$170,000	$160,000
Highly Paid Individual (HPI)	$155,000	$150,000
Key Employee/Officer	$245,000	$235,000
Defined Benefit Limit	$300,000	$290,000
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
IRA Contribution Limit	$7,500	$7,500
IRA Catch-Up – Age 50+	$1,100	$1,100

This information is provided as a courtesy and is not designed to be all encompassing.

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This information has been developed as a general guide to educate plan sponsors and is not intended as authoritative guidance or tax/legal advice. Each plan has unique requirements and you should consult your attorney or tax advisor for guidance regarding your specific situation.

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