IRS 2027 Amounts Relating to Retirement Plans and IRAs, as Adjusted for Changes in Cost-of-Living - IRS Notice 2026-66

https://www.irs.gov/pub/irs-drop/n-26-66.pdf

EXPERIENTIAL WEALTH
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401k, 403b, 415c, and other retirement contribution limits by year

Retirement plans	2027	2026	2025	2024
Annual Compensation Limits - 401(a)(17)/404(l)	375,000	360,000	350,000	345,000
Elective Deferrals 401(k)/403(b) - 402(g)(1)	25,500	24,500	23,500	23,000
Catch-up Contributions - 414(v)(2)(B)(i)	8,500	8,000	7,500	7,500
Super Catch-up Contributions - 414(v)(2)(E)(i)	11,750	11,250	11,250	
*457 Elective Deferrals - 457(e)(15)	25,500	24,500	23,500	23,000
Defined Contribution Limits - 415(c)(1)(A)	75,000	72,000	70,000	69,000
Annual Compensation Grandfathered Governmental Plans - 401 (a)(17)	555,000	535,000	520,000	505,000

Other contribution limits by year

Other	2027	2026	2025	2024
Highly Compensated Employee Threshold - 414(q)(1)(B)	170,000	160,000	160,000	155,000
Defined Benefit Limits - 415(b)(1)(A)	300,000	290,000	280,000	275,000
Key Employee - 416(i)(1)(A)(i)	245,000	235,000	230,000	220,000
Social Security Taxable Wage Base	192,300	184,500	176,100	168,600

HSA contribution limits by year

Health savings accounts (HSA)	2027	2026	2025	2024
HSA Self-only Coverage Contribution Limits - 223(b)(2)(A)	4,500	4,400	4,300	4,150
HSA Family Coverage Contribution Limits - 223(b)(2)(B)	9,050	8,750	8,550	8,300
HSA Catch Up Contributions (age 55+)	1,000	1,000	1,000	1,000

IRA contribution limits by year

IRAs	2027	2026	2025	2024
IRA Contribution Limit - 219(b)(5)(A)	7,500	7,500	7,000	7,000
IRA Catch-Up Contributions - 219(b)(5)(B)	1,100	1,100	1,000	1,000

SEP contribution limits by year

SEP	2027	2026	2025	2024
SEP Minimum Compensation - 408(k)(2)(C)	800	800	750	750
SEP Maximum Compensation - 408(k)(3)(C)	375,000	360,000	350,000	345,000

SIMPLE plan contribution limits by year

SIMPLE plans	2027	2026	2025	2024
SIMPLE Maximum Contributions - 408(p)(2)(E)	17,500	17,000	16,500	16,000
SIMPLE Catch-up Contributions - 414(v)(2)(B)(i)	4,000	4,000	3,500	3,500