Gallagher

2027 Retirement Plan Limits

RETIREMENT PLAN CONSULTING



NOVEMBER 2026

Retirement Plans	2027	2026	2025
Annual Compensation:			
Basic Limit: 401(a)(17)/404(I)	$375,000	$360,000	$350,000
Certain Governmental Plans: 401(a)(17)	$555,000	$535,000	$520,000
Limits on Benefits and Contributions:			
Defined Benefit Limit: 415(b)(1)(A)	$300,000	$290,000	$280,000
Defined Contribution Limit: 415(c)(1)(A)	$75,000	$72,000	$70,000
401(k) and 403(b) Elective Deferrals: 402(g)(1)	$25,500	$24,500	$23,500
457(b) Plan Elective Deferrals: 457(e)(15)	$25,500	$24,500	$23,500
SIMPLE Plan: Elective Deferral Limit: 408(p)(2)(E)	$17,500	$17,000	$16,500
IRAs (Traditional and Roth)	$7,500	$7,500	$7,000
Catch-up Contributions (age 50+):			
401(k), 403(b) or 457(b) Plans*: 414(v)(2)(B)(i) (General)	$8,500	$8,000	$7,500
401(k), 403(b) or 457(b) Plans*: 414(v)(2)(B)(i) (Age 60-63)	$11,750	$11,250	$11,250
SIMPLE IRA and 401(k) Plans: 414(v)(2)(B)(ii)	$4,000	$4,000	$3,500
IRAs (Traditional and Roth)	$1,100	$1,100	$1,000
"Highly Compensated" Definition: 414(q)(1)(B)	$170,000	$160,000	$160,000
Officer / Key Employee Definition: 416(i)(1)(A)(i)	$245,000	$235,000	$230,000
Social Security Taxable Wage Base	$192,300	$184,500	$176,100
FICA Wage Threshold for Roth Catch-up	$155,000	$150,000	N/A
Simplified Employee Pensions			
Minimum Compensation: 408(k)(2)(C)	$800	$800	$750
Maximum Compensation: 408(k)(3)(C)/408(k)(6)(D)(ii)	$375,000	$360,000	$350,000
Tax Credit ESOPs			
5-Year Limit: 409(o)(1)(C)	$1,505,000	$1,455,000	$1,415,000
Additional 1-Year Lengthening Limit: 409(o)(1)(C)	$300,000	$290,000	$280,000
Limits for Optional Distribution Triggers			
Pension-Linked Emergency Savings Accounts: 402A(e)(3)	$2,700	$2,600	$2,500
Victims of Domestic Abuse: 72(t)(2)(K)(ii)(I)	$10,900	$10,500	$10,300
Long Term Care: 401(a)(39)(B)(i)(III)	$2,700	$2,600	N/A
Health Savings Accounts (HSAs)			
Annual HSA Contribution Limit for Individuals	$4,500	$4,400	$4,300
Annual HSA Contribution Limit for Families	$9,000	$8,750	$8,550
HSA Catch-up Contribution Limit for Individuals	$1,000	$1,000	$1,000

Source: IRS.gov, IRS Notice 2026-66, IRS Revenue Procedure 2026-24, SSA.gov

*457(b) catch-up contribution is available only to participants in governmental plans; it is not available to participants in 457(b) top hat plans offered by tax exempt organizations.

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