mybenefits

Retirement Plan Limits

	2025	2026	2027
401(k) & 403(b) Salary (Elective) Deferrals	$23,500	$24,500	$25,500
401(k) & 403(b) Employer Contribution Room (Total Limit less Deferral)	$46,500	$47,500	$49,500
Annual Defined Contribution Plan Limit (excl. Catch-Up)	$70,000	$72,000	$75,000
401(k) & 403(b) Catch-Up – Ages 50-59; 64+	$7,500	$8,000	$8,500
401(k) & 403(b) Catch-Up – Ages 60-63	$11,250	$11,250	$11,750
Prior-Year FICA Wages Requiring Roth Catch-Up (Not SIMPLE IRA/SEP)	N/A	$150,000	$155,000
457(b) Salary (Elective) Deferrals	$23,500	$24,500	$25,500
457(b) Catch-Up – Ages 50-59; 64+	$7,500	$8,000	$8,500
457(b) Catch-Up – Ages 60-63	$11,250	$11,250	$11,750
SIMPLE IRA Salary (Elective) Deferrals	$16,500	$17,000	$17,500
SIMPLE IRA Deferrals – Higher Limit (Certain Employers)*	$17,600	$18,100	$19,100
SIMPLE IRA Catch-Up – Ages 50-59; 64+	$3,500	$4,000	$4,000
SIMPLE IRA Catch-Up – Ages 50-59; 64+ (Higher-Limit Plans)*	$3,850	$3,850	$3,850
SIMPLE IRA Catch-Up – Ages 60-63	$5,250	$5,250	$5,250
SIMPLE IRA Nonelective Contribution Limit	$5,100	$5,300	$5,400
Annual Plan Compensation Limit	$350,000	$360,000	$375,000
Highly Compensated Employee (HCE)	$160,000	$160,000	$170,000
Key Employee Officer Compensation	$230,000	$235,000	$245,000
Social Security Taxable Wage Base	$176,100	$184,500	$192,300
Defined Benefit Plan Annual Benefit Limit	$280,000	$290,000	$300,000
FICA Tax – Combined Employee & Employer (SS 12.4% + Medicare 2.9%)	15.3%	15.3%	15.3%
HSA Limit – Individual	$4,300	$4,400	$4,500
HSA Limit – Family	$8,550	$8,750	$9,000
HSA Catch-Up (Age 55+)	$1,000	$1,000	$1,000

* Higher SIMPLE limits: employers with 25 or fewer employees, or up to 100 that elect them and make a 4% match or 3% nonelective contribution.

Saver's Tax Credit (2026) and Saver's Match (2027 and later)

AT A GLANCE	Saver's Credit (through 2026)	Saver's Match (2027 and later)
Paid as	Nonrefundable tax credit	Deposited into retirement account
Rate	50%, 20% or 10% (by AGI)	50% phasing down to 0% (by MAGI)
Income test	AGI – pre-tax deferrals lower it	MAGI – adds back pre-tax deferrals and IRA deductions
Applies to	Plans and IRAs (ABLE accounts continue)	Plans and IRAs (not ABLE accounts)
Eligibility	Age 18+, not a full-time student, and not claimed as a dependent (both)	

2026 SAVER'S CREDIT (AGI) – MAXIMUM CREDIT $1,000 ($2,000 IF MARRIED FILING JOINTLY)

TAX FILING STATUS	50% of Contribution	20% of Contribution	10% of Contribution	Not eligible for credit
Married filing jointly (AGI)	Not to exceed $48,500	$48,501–$52,500	$52,501–$80,500	Greater than $80,500
Head of household (AGI)	Not to exceed $36,375	$36,376–$39,375	$39,376–$60,375	Greater than $60,375
Single (AGI)	Not to exceed $24,250	$24,251–$26,250	$26,251–$40,250	Greater than $40,250

2027 SAVER'S MATCH (MAGI)

TAX FILING STATUS	50% Match	Reduced Match	No Match	Maximum Match
Married filing jointly (MAGI)	Up to $41,000	$41,001–$70,999	$71,000 or more	$2,000 (both spouses)
Head of household (MAGI)	Up to $30,750	$30,751–$53,249	$53,250 or more	$1,000
Single / MFS (MAGI)	Up to $20,500	$20,501–$35,499	$35,500 or more	$1,000

Maximum applies to the first $2,000 contributed per person. MFS = married filing separately. Sources: IRS Notices 2025-67 and 2026-48.