HUB

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2027 IRS contribution limits

The IRS has released its 2027 cost-of-living adjustments for retirement plans and IRAs. Key 403(b), 457(b) and 401(k) deferral, catch-up and other limits are below, with 2026 for comparison.

	2027 limits	2026 limits
Employee elective deferrals to 403(b), 457(b) and 401(k) plans	**$25,500**	$24,500
Catch-up contributions, age 50 or older (403(b), 457(b) and 401(k) plans)	**$8,500**	$8,000
Catch-up contributions, ages 60 to 63 (403(b), 457(b) and 401(k) plans)	**$11,750**	$11,250
Annual addition dollar maximum (applies to employer-paid 401(a), 403(b) and 401(k) plans)	**$75,000**	$72,000
Defined benefit dollar maximum	**$300,000**	$290,000
Highly compensated employee threshold (applies mainly to 401(k) plans)	**$170,000**	$160,000
Key employee threshold (applies mainly to 401(k) plans)	**$245,000**	$235,000
Annual compensation limit (used for retirement plan calculations)	**$375,000**	$360,000
Annual IRA contribution	**$7,500**	$7,500
IRA catch-up contributions (age 50 or older)	**$1,100**	$1,100
Roth catch-up wage threshold (prior-year FICA wages above which catch-up contributions must be made as Roth)	**$155,000**	$150,000
Health savings account (HSA) limits, individual / family[1]	**$4,500 / $9,000**	$4,400 / $8,750
HSA catch-up contributions (age 55 or older)	**$1,000**	$1,000

For a complete list of 2027 limits, see IRS Notice 2026-66:

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

[1] HSA limits are not in Notice 2026-66; the IRS published them separately in Revenue Procedure 2026-24.

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