IMA Retirement

2027 Retirement Plan Limits

The Internal Revenue Service has announced cost-of-living adjustments affecting dollar limitations for pension plans and other retirement-related matters for the tax year 2026. These limits are commonly used in the administration of retirement plans. Here is a quick comparison of the prior limits and the new limits effective January 1, 2027.

Contribution	Limit for 2026	Limit for 2027
Employee deferral limit for 401(k), 403(b), most 457 plans	$24,500	$25,500
Catch up contribution age 50 to 59, 64+	$8,000	$8,500
Catch up contribution age 60 to 63	$11,250	$11,750
Total contribution limit under age 50	$72,000	$75,000
Total contribution limit age 50 to 59, 64+	$80,000	$83,500
Total contribution limit age 60 to 63	$83,250	$86,750
Annual compensation limit	$360,000	$375,000
Highly compensated employee threshold	$160,000	$170,000
SIMPLE IRA and SIMPLE 401(k) deferral	$17,000	$17,500
SIMPLE catch up age 50 plus	$4,000	$4,000
IRA contribution limit	$7,500	$7,500
IRA catch up age 50 plus	$1,100	$1,100
HSA contribution single	$4,400	$4,500
HSA contribution family	$8,750	$9,000
Roth IRA income phase out single and head of household	$153,000 to $168,000	$158,000 to $173,000
Roth IRA income phase out married filing jointly	$242,000 to $252,000	$250,000 to $260,000
Traditional IRA deduction phase out single (covered by workplace plan)	$81,000 to $91,000	$83,000 to $93,000
Traditional IRA deduction phase out married filing jointly (covered spouse)	$129,000 to $149,000	$133,000 to $153,000

Source: https://www.irs.gov/newsroom/401k-limit-increases-to-25500-for-2027-ira-limit-remains-7500

Let's Connect

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Please visit your retirement plan provider's website at retirement@imacorp.com or speak with a financial professional by calling 877.305.1864 to learn more and discuss your options.

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Retirement Benefits Matter. We believe in the power of a wellplanned retirement. It's not just about numbers, it's about investing in the people who make your organization shine. We partner with you to design a retirement plan that speaks to every individual, from the moment they join your team to the day they wave goodbye – helping them blossom both today and tomorrow.

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