

Qualified Retirement Plan Limits – 2026 and 2027

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The following chart shows the qualified retirement plan limits that apply for 2026 and 2027.

Limit	2026	2027	Change
401(k), 403(b) and 457 Elective Deferrals	**$24,500**	**$25,500**	**$1,000 increase**
401(k), 403(b) and 457 Catch-up Contributions	**$8,000** (**$11,250** for participants ages 60-63)	**$8,500** (**$11,750** for participants ages 60-63)	**$500** ($500 increase to higher contribution limit for participants ages 60-63)
Annual Defined Contributions (401(k) plans, profit sharing plans, money purchase plans)	**$72,000**	**$75,000**	**$3,000 increase**
Annual Defined Benefit (Defined benefit plans)	**$290,000**	**$300,000**	**$10,000 increase**
Annual Compensation	**$360,000**	**$375,000**	**$15,000 increase**
Highly Compensated Employees	**$160,000**	**$170,000**	**$10,000 increase**
IRA Contributions	**$7,500**	**$7,500**	**No change**
IRA Catch-up Contributions	**$1,100**	**$1,100**	**No change**
SIMPLE Contributions	**$17,000**	**$17,500**	**$500 increase** *Note: Individuals can contribute a higher amount to certain SIMPLE retirement accounts*
SIMPLE Catch-up Contributions	**$4,000** (**$5,250** for participants ages 60-63)	**$4,000** (**$5,250** for participants ages 60-63)	**No change** *Note: Different limit applies for employees age 50 and over who participate in certain SIMPLE plans.*

Links and Resources: IRS Notice 2025-67 – 2026 retirement plan limits & IRS Notice 2026-66 – 2027 retirement plan limits