HARPER DANESH

Actuarial Consulting • Retirement Planning

IRS Limits on Qualified Plan Benefits and Compensation

	2027	2026	2025	2024	2023
Maximum compensation limit	$375,000	$360,000	$350,000	$345,000	$330,000
Defined benefit maximum annual annuity	$300,000	$290,000	$280,000	$275,000	$265,000
Highly compensated employee pay threshold	$170,000	$160,000	$160,000	$155,000	$150,000
401(k) and 403(b) elective deferral limit	$25,500	$24,500	$23,500	$23,000	$22,500
Catch-up contribution limit	$8,500	$8,000	$7,500	$7,500	$7,500
Maximum annual addition (combined)	$75,000	$72,000	$70,000	$69,000	$66,000