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2027 IRS Contribution Limits



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The IRS has announced the 2027 contribution limits for retirement plans and HSAs. This includes contribution limits for 401(k) and 403(b) plans, income limits for IRA contributions, and the salary thresholds to classify key and highly compensated employees.

Review our quick guide of the updated limits below

401(k) and 403(b) individual contribution limits (IRS 402(g) limit)	
Age 49 and under	$25,500
Age 50 and older	$34,000

The IRS has also set limits for the total amount that may be contributed to your 401(k) account from all sources combined (IRS section 415 limit). This includes any employer matching or profit-sharing contributions, and any employee after-tax contributions. For 2027, total contributions cannot exceed your annual compensation at the company that holds your plan.

Every plan is different, so it's important to refer to your Plan Document for any compensation or other applicable limits.

SECURE 2.0 Act super catch-up contribution limits	
Age 60 - 63	$11,750
Total in contributions:	$37,250

415(c)(1)(A) limitation for defined contribution plans (Cost-of-Living Adjustments)	
Age 49 and under	$75,000
Age 50 and older	$83,500
Age 60 - 63	$86,750

Roth catch-up wage threshold
$155,000 (from $150,000 in 2026) Employees above this prior-year wage level must make catch-up contributions as Roth.

Highly Compensated and Key Employee definitions and limits	
Key employee compensation	**Earning more than $245,000**
Highly compensated employee compensation	**Earning more than $170,000**
Annual compensation limit	**$375,000**

Roth and Traditional IRA contribution limits	
Age 49 and under	**Up to $7,500 (must have earned income)**
Age 50 and older	**$8,600 (must have earned income)**

Traditional IRA modified adjusted gross income limit for partial deductibility	
Single	**$83,000 - $93,000**
Married - filing joint returns	**$133,000 - $153,000**
Married - filing separately	**$0 - $10,000**
Non-active participant spouse	**$250,000 - $260,000**

Roth IRA modified adjusted gross income phase-out ranges	
Single	**$158,000- $173,000**
Married - filing joint returns	**$250,000 - $260,000**
Married - filing separately	**$0 - $10,000**

Simple IRA contribution limits	
Age 49 and under	$17,500
Age 50 and older	$21,500

Health Savings Accounts (HSA) contribution limits	
Individual coverage	$4,500
Family coverage	$9,000
Age 55 or older[1]	Additional $1,000

1 Catch-up contributions can be made any time during the year in which the HSA participant turns 55.

Source: IRS Notice 2026-66 (November 12, 2026) and Rev. Proc. 2026-24. Limits as of November 12, 2026.