Hunter Benefits Consulting Group, Inc.

2026 and 2027 Benefit, Contribution & Compensation Limits

401(k), 403(b), Simple IRAs and Cash Balance Plans

Limitation Type	2027	2026
401(k), 403(b) annual maximum deferral limit (*§402(g)*)	$25,500	$24,500
Catch-Up Limits for those 50 years of age or older	$8,500	$8,000
Additional Catch-Up contribution for those turning 60 – 63 years of age	$3,750	$3,250
Total Defined Contribution (DC) Addition Limit (The (*§415)* maximum is capped at the lesser of 100% of their income or the values shown.)	$75,000	$72,000
Total DC Limit for those 50 or older	$83,500	$80,000
Special Total DC Limit for those turning 60 – 63 years of age	$86,750	$83,250
Highly Paid Individuals	$155,000	$150,000
Simple IRA elective deferral limit	$17,500	$17,000
Catch-Up Limits for those 50 years of age or older	$4,000	$4,000
Additional Catch-Up contribution for those turning 60 – 63 years of age	$1,250	$1,250
Cash Balance annual benefit (§415 limit)	$300,000	$290,000
Maximum Compensation for benefit purposes	$375,000	$360,000
Highly Compensated Employee Compensation Limit	$170,000	$160,000
Taxable Wage Base	$192,300	$184,500
Key Employee/Officer Compensation	$245,000	$235,000

For 2027, the SECURE 2.0 Act requires workers who earned more than $155,000 in FICA wages in 2026 to make any catch-up contributions as Roth contributions. The 2027 catch-up limit is $8,500 for those ages 50–59 or 64 and older, or $11,750 for those ages 60–63.

The above limitations and values are based upon the IRS 2026 and 2027 limits and are subject to change.

Deferral limits for 2027 for both SIMPLE IRAs and safe harbor 401(k) plans, when switching from a SIMPLE IRA to a safe harbor 401(k) plan during 2027, will be prorated based on the date that 401(k) deferrals are first available. The annual total defined contribution limit is not affected or prorated.

Please refer to your plan document for more specific information. The limits are subject to the provisions of the specific plan document.

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