IRS Pension Limits

401(k) Plan Limits for Year	2027	2026	2025	2024	2023	2022
401(k) Elective Deferral	**$25,500**	$24,500	$23,500	$23,000	$22,500	$20,500
Annual Defined Contribution Limit	**$75,000**	$72,000	$70,000	$69,000	$66,000	$61,000
Annual Compensation Limit	**$375,000**	$360,000	$350,000	$345,000	$330,000	$305,000
Catch-Up Contribution Limit (Age 50+)	**$8,500**	$8,000	$7,500	$7,500	$7,500	$6,500
Enhanced Catch-Up (Ages 60–63)*	**$11,750**	$11,250	$11,250	N/A	N/A	N/A
Highly Compensated Employee Threshold	**$170,000**	$160,000	$160,000	$155,000	$150,000	$135,000
Non-401(k) Related Limits						
403(b)/457(b) Elective Deferral	**$25,500**	$24,500	$23,500	$23,000	$22,500	$20,500
Social Security Wage Base	**$192,300**	$184,500	$176,100	$168,600	$160,200	$147,000
IRA Contribution Limit	**$7,500**	$7,500	$7,500	$7,000	$6,500	$6,000

Note: If you earned more than $155,000 in 2026, any catch-up contributions you make in 2027 must be Roth.

* Due to SECURE 2.0 optional provision.

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RETIREMENT CONSULTING, INC.