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These are the official dollar limitations for 2027 and prior years as they apply to various benefit plans.

Type of Limit	2027	2026	2025	2024	2023
401(k) / 403(b) / 457(b) maximum elective deferral – 402(g)(1)(B)	$25,500	$24,500	$23,500	$23,000	$22,500
401(k) / 403(b) / 457(b) catch-up contribution * – 414(v)(2)(B)(i)	8,500	8,000	7,500	7,500	7,500
401(k) / 403(b) / 457(b) catch-up contribution **(Ages 60-63 only)** – 414(v)(2)(E)(i)	11,750	11,250	11,250	0	0
SIMPLE Plan maximum elective deferral – 408(p)(2)(E)	17,500	17,000	16,500	16,000	15,500
SIMPLE Plan maximum catch-up – 414(v)(2)(B)(ii)	4,000	4,000	3,500	3,500	3,500
Defined Benefit maximum annual benefit age 62 – 415(b)	300,000	290,000	280,000	265,000	265,000
Defined Contribution maximum annual addition – 415(c)	75,000	72,000	70,000	69,000	66,000
Highly compensated employee wage threshold – 414(q)(1)(B)(i)	170,000	160,000	160,000	155,000	150,000
Key employee wage threshold – 416(i)(1)(A)(i)	245,000	235,000	230,000	220,000	215,000
Compensation limit – qualified plans – 401(a)(17)	375,000	360,000	350,000	345,000	330,000
Compensation limit – Roth catch-up wage threshold – 414(V)(7)(A)	155,000	150,000			
Compensation limit – certain government plans – 401(a)(17)	555,000	535,000	520,000	505,000	490,000
ESOP maximum amount subject to 5-yr payout – 409(o)(1)(C)(ii)	1,505,000	1,455,000	1,415,000	1,380,000	1,330,000
ESOP amount for lengthening the 5-yr payout – 409(o)(1)(C)(ii)	300,000	290,000	280,000	275,000	265,000
Compensation minimum – SEP – 408(k)(2)(C)	800	800	750	750	750
Taxable wage base for Social Security tax – OASDI	192,300	184,500	176,100	168,600	160,200

* Special additional catch-up contributions may be available for 403(b) and 457(b) plans

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