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QUALIFIED RETIREMENT CONTRIBUTION LIMITS			
Limitation	2027	2026	2025
Total 401(k) and 403(b) Elective Deferrals	$25,500	$24,500	$23,500
401(k) and 403(b) Catch-Up (≥50 but <60)[1]	$8,500	$8,000	$7,500
401(k) and 403(b) Catch-Up (≥60 but ≤63)[1]	$11,750	$11,250	$11,250
457(b)(2) and 457(c)(1) Limits	$25,500	$24,500	$23,500
Defined Benefit Maximum	$300,000	$290,000	$280,000
Defined Contribution Maximum	$75,000	$72,000	$70,000
Annual Compensation Limit	$375,000	$360,000	$350,000
Highly Compensated Employee Threshold	$170,000	$160,000	$160,000
Key Employee Threshold	$245,000	$235,000	$230,000
Social Security Wage Base	$192,300	$184,500	$176,100
SIMPLE IRA (≤49)	$17,500	$17,000	$16,500
SIMPLE IRA with Catch-up (≥50 but <60)	$21,500	$21,000	$20,000
SIMPLE IRA with Catch-up (≥60 but ≤63)	$22,750	$22,250	$21,750
SEP IRA (Employer Contributions Only)	<25% comp. or $75,000	< 25% comp. or $72,000	< 25% comp. or $70,000
Total IRA Contributions (≤49)	$7,500	$7,500	$7,000
Total IRA Contributions with Catch-up (≥50)	$8,600	$8,600	$8,000
Pension-linked Emergency Savings Accounts	$2,700	$2,600	$2,500

[1]*Participants whose FICA wages from the employer exceeded $155,000 in 2026 must make any 2027 catch-up contributions as designated Roth contributions.*

HEALTH AND WELFARE CONTRIBUTION LIMITS			
Limitation	2027	2026	2025
Annual HSA Contribution Limit	$4,500 single $9,000 family	$4,400 single $8,750 family	$4,300 single $8,550 family
HSA Catch-up Contribution (≥55)	$1,000	$1,000	$1,000
HDHP Minimum Annual Deductible	$1,750 single $3,500 family	$1,700 single $3,400 family	$1,650 single $3,300 family
HDHP In-Network Out-of-Pocket Maximum	$8,700 single $17,400 family	$8,500 single $17,000 family	$8,300 single $16,600 family
Health Care FSA	$3,500 per employee	$3,400 per employee	$3,300 per employee
Maximum Health Care FSA Carryover	$700	$680	$660
Dependent Care FSA	$7,500 per household	$7,500 per household	$5,000 per household