

# Cost of Living Adjustments for Retirement Items

| Code Section | 2027 | 2026 | 2025 |
|---|---|---|---|
| Annual Compensation 401(a)(17)/ 404(l) | $375,000 | $360,000 | $350,000 |
| Elective Deferrals 402(g)(1) | $25,500 | $24,500 | $23,500 |
| SIMPLE IRA Maximum Contributions 408(p)(2)(E) | $17,500 | $17,000 | $16,500 |
| HCE Threshold 414(q)(1)(B) | $170,000 | $160,000 | $160,000 |
| Catch-up Contribution Profit Sharing Plans 414(v)(2)(B)(i) | $8,500 | $8,000 | $7,500 |
| "Super" Catch-up Contribution for Ages 60-63 | $11,750 | $11,250 | $11,250 |
| Catch-up Contribution SIMPLE Plans 414(v)(2)(B)(ii) | $4,000 | $4,000 | $3,500 |
| Defined Benefit Limits 415(b)(1)(A) | $300,000 | $290,000 | $280,000 |
| Defined Contribution Limits 415(c)(1)(A) | $75,000 | $72,000 | $70,000 |
| Key Employee 416(i)(1)(A)(i) | $245,000 | $235,000 | $230,000 |
| IRA Contribution Limit 219(b)(5)(A) | $7,500 | $7,500 | $7,000 |
| IRA Catch-Up Contributions 219(b)(5)(B) | $1,100 | $1,100 | $1,000 |
| OASDI Taxable Wage Base | $192,300 | $184,500 | $176,100 |

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