November '26

Hicks Pension Services

Retirement Plan Update



Eric Petersen, MBA Pension Consultant

Hicks Pension Services
Pleasanton, CA

(510) 790-1096

Got401k@hickspensionservices.com

2027 Pension Plan Limitations:

The Internal Revenue Service announced cost of living adjustments affecting the dollar limitations for pension plans for tax year 2027. The IRS issued technical guidance detailing these items in Notice 2026-66.

Highlights of the changes for 2027

	2026	2027
401(k)/403(b) Deferral Limit	$24,500	$25,500
Age 50+ Catch-Up Limit	$8,000	$8,500
Age 60-63+ Catch-Up Limit	$11,250	$11,750
Roth Catch-Up Wage Threshold	$155,000	TBA
415 Dollar Limit	$72,000	$75,000
415 Limit + Catch-Up	$80,000	$83,500
Definition of Highly Compensated Employees	$160,000	$170,000
Compensation Limit	$360,000	$375,000
Defined Benefit Plan Limit	$290,000	$300,000
Simple Plan Limit	$17,000	$17,500

If you have any questions about this or any other qualified plan topics, please do not hesitate to contact:

Eric Petersen

(510) 790-1096

Got401k@HicksPensionServices.com