OMNI&TSACG Compliance Services
A DAYBRIGHT FINANCIAL COMPANY

Plan Sponsor General Release



Maximum Allowable Contribution (MAC) Limits for 2027

November 13, 2026

Dear Plan Sponsor,

U.S. OMNI & TSACG Compliance Services (OMNI/TSACG) is committed to providing our clients with the most current 403(b), 457(b), and 401(k) Plan information as it is released by the IRS. The latest IRS information concerning MAC limits indicates that the normal limit increases by $1,000 to $25,500 for calendar year 2027.

MAC Limits for 2027

- The normal calendar year limit for 403(b), 457(b) and 401(k) plans will increase by $1,000 to $25,500 for 2027.
- The age-based additional amount (age 50 by 12/31/2027) will increase by $500 to $8,500 for 2027.
    - For 2027, the higher catch-up contribution change made in the SECURE 2.0 Act of 2022 (a modification of the rules for participants utilizing the age 50 catch-up in 403(b) and 457(b) plans, which allows employees aged 60 to 63 to make a higher catch-up contribution of $11,750 instead of the regular age 50 catch-up amount for that year) will increase by $500.
    - The Social Security wage threshold for 2026, which is used to determine whether an individual's catch-up contributions to an applicable employer plan for 2027 must be designated as Roth contributions, is increased from $150,000 to $155,000.

Any other catch-up options that may be applicable to your Plan(s) remain unchanged.

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Examples

All employees, regardless of age or years of service, may contribute up to $25,500 to their 403(b), 457(b) or 401(k) account in 2027. (The limit is coordinated for 403(b) and 401(k) accounts. 457(b) accounts are not coordinated with other plans.)

Employees who will attain age 50 by 12/31/2027 may contribute an additional $8,500 to 403(b), 457(b) and/or 401(k) accounts in 2027. (This limit is coordinated for 403(b) and 401(k) accounts.) Employees aged 60, 61, 62, and 63 may potentially make a higher catch-up contribution of $11,750. Current age 50 catch-up rules will still apply to those aged 50-59 and those 64 or older at the end of the calendar year.

IRC § 415 Limit

The overall employee and employer contribution limit for 401(a), 401(k) and 403(b) plans increases to a total of $75,000 effective January 1, 2027. This overall defined contribution limit is of special importance to those plan sponsors with Special Pay Plans that are designed to accommodate accumulated leave payments.

If you have any questions, please contact Plan Support at 1-877-544-6664 ext. 0.

Regards,

U.S. OMNI & TSACG Compliance Services

How Much Can I Contribute?

403(b)			457(b)		
Calendar Year	**2026**	**2027**	**Calendar Year**	**2026**	**2027**
Base limit (Age 49 & Under)	$24,500	$25,500	**Base limit (Age 49 & Under)**	$24,500	$25,500
Age-based catch-up (Age 50 & over)	$32,500	$34,000	**Age-based catch-up (Age 50 & over)**	$32,500	$34,000
Super catch-up (Ages 60 thru 63)	$35,750	$37,250	**Super catch-up (Ages 60 thru 63)**	$35,750	$37,250
15-year Catch-up (increase to base)	$3,000*	$3,000*	**Special catch-up**	$49,000*	$51,000*
Non-Elective limit	$72,000	$75,000	*Requires special calculation to determine eligibility		
Overall Combined Limit (50 & Over)	$80,000	$83,500	**The 403(b) limit is separate from the 457(b) limit.**		
Overall Combined Limit (60 thru 63)	$83,250	$86,750			

Secure ACT 2.0 – Prov. 603 – Mandatory *Roth* Contributions

How it works: Under SECURE Act 2.0 Section 603, a participant whose **prior-year** W-2 Box 3 wages meet or exceed the high earner limit may still defer pretax up to the base limit, as outlined below. Once pretax contributions reach the base limit, any Age Base catch-up ***MUST*** be made as Roth (after-tax).

Calendar Year	High Earner Limit	Participant Age 50+			Participant Age 60 to 63		
		Base Limit (Pretax Max)	Age Base Catch-up *MUST be ROTH*	Total Limit	Base Limit (Pretax Max)	Super Catch-up *MUST be ROTH*	Total Limit
2026	$150,00*	$24,500	$8,000	$32,500	$24,500	$11,250	$35,750
2027	$155,00*	$25,500	$8,500	$34,000	$25,500	$11,750	$37,250
	***Prior Year W-2, Box 3**	*Pretax Max can be increased by **$3,000** if the individual qualifies for the 403(b) 15-year Service Catch-up or by **$25,500** if the individual qualifies for the 457(b) Specail Catch-up.* *Both catch-ups require special calculations to determine eligibility.*					