HOW MUCH CAN I SAVE IN 2027?

Your Servant Solutions contribution limits at a glance



UNDER AGE 50

Standard Limit	$25,500
Catch-up Limit	——

YOUR POTENTIAL EMPLOYEE TOTAL

$25,500



AGES 50–59 OR 64+

Standard Limit	$25,500
Catch-up Limit	$8,500

YOUR POTENTIAL EMPLOYEE TOTAL

$34,000



AGES 60–63

Standard Limit	$25,500
Catch-up Limit	$11,750

YOUR POTENTIAL EMPLOYEE TOTAL

$37,250

MAXIMUM COMBINED EMPLOYEE + EMPLOYER CONTRIBUTIONS

$75,000	Standard limit
$83,500	Includes $8,500 catch-up
$86,750	Includes $11,750 catch-up

Employee and employer contributions cannot exceed the amount for your age group, or 100% of your includible compensation, whichever is less.

OTHER IMPORTANT INFORMATION

INCLUDIBLE COMPENSATION

The contribution limit is based on your includible compensation, as defined by the IRS. Housing allowance paid to a minister is NOT included.

FOUR SOURCES OF CONTRIBUTIONS

Annual contributions can come from four sources:
1.) Church/employer 2.) Participant after-tax
3.) Participant before-tax 4.) Participant Roth

ROLLOVERS

A qualified rollover from another retirement plan does not count against the annual contribution limit.

ROTH CATCH-UP RULE

If your 2026 FICA wages exceeded $155,000, your 2027 catch-up contributions generally must be Roth contributions. Ask us if this applies to you.

LOOKING FOR MORE INFORMATION?

This guide provides a quick overview of retirement plan contribution limits. For additional details, including plan classifications, catch-up provisions and other considerations that may apply to you, visit our website at servantsolutions.org/contribution-information.

ServantSolutions.org

Servant SOLUTIONS
Well planned. Well done.