SUPERIOR IRA & HSA

Contribution Limits for IRAs and Other Tax-Advantaged Plans

2026 AND 2027 · QUICK REFERENCE

TRADITIONAL AND ROTH IRAS

Traditional and Roth IRA Contribution Limits	2026	2027
Under age 50	$7,500	$7,500
Catch-up contribution, age 50+	$1,100	$1,100
Total contribution, age 50+	$8,600	$8,600

Roth IRA MAGI Phase-Out Ranges (for eligibility)	2026	2027
Single individuals	$153,000–$168,000	$158,000–$173,000
Married, filing a joint tax return	$242,000–$252,000	$250,000–$260,000
Married, filing separate tax returns	$0–$10,000	$0–$10,000

Traditional IRA MAGI Phase-Out Ranges (for deductions)	2026	2027
Single active participant	$81,000–$91,000	$83,000–$93,000
Married active participant, filing a joint tax return	$129,000–$149,000	$133,000–$153,000
Married active participant, filing a separate tax return	$0–$10,000	$0–$10,000
Spouse of an active participant	$242,000–$252,000	$250,000–$260,000

IRA-BASED EMPLOYER-SPONSORED PLANS

SIMPLE IRA Contribution Limits	2026	2027
Employee elective deferrals	$17,000 ($18,100*)	$17,500 ($19,100*)
Catch-up elective deferrals, age 50+	$4,000 ($3,850*)	$4,000 ($3,850*)
Higher catch-up, ages 60–63	$5,250	$5,250

** Amount in parentheses applies to employers with 25 or fewer employees.*

SEP IRA Contribution Limits	2026	2027
Employer contribution limit	Up to 25% of compensation, maximum $72,000	Up to 25% of compensation, maximum $75,000

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OTHER TAX-FAVORED ACCOUNTS

Coverdell ESA Contribution Limits	2026	2027
Per year until the child reaches age 18 (unless the child has special needs)	$2,000	**$2,000**

Health Savings Account (HSA) Contribution Limits	2026	2027
Single coverage	$4,400	**$4,500**
Family coverage	$8,750	**$9,000**
Catch-up contribution, age 55+	$1,000	**$1,000**

High-Deductible Health Plan (HDHP) Deductibles / Out-of-Pocket Limits	2026	2027
Single coverage – minimum deductible / maximum out-of-pocket	$1,700 / $8,500	**$1,750 / $8,700**
Family coverage – minimum deductible / maximum out-of-pocket	$3,400 / $17,000	**$3,500 / $17,400**

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