Saver's Match 2027 Income Limits by Filing Status

Full match, match ends and maximum match for 2027 retirement contributions

FILING STATUS	FULL 50% MATCH UP TO MAGI	MATCH ENDS AT MAGI	MAXIMUM MATCH
Married filing jointly, qualifying surviving spouse	$41,000	$71,000	$1,000
Head of household	$30,750	$53,250	$1,000
Single, married filing separately	$20,500	$35,500	$1,000

Not yet confirmed

Date the match is deposited in 2028: not stated on the IRS page or in IR-2026-89 as of Nov. 7, 2026

2027 401(k) and individual retirement account (IRA) limits: not yet announced as of Nov. 7, 2026

My notes

Source: IRS, Saver's Match page (reviewed Oct. 22, 2026). Rules are not final: Treasury and the IRS have announced proposed regulations only (IR-2026-89, Aug. 7, 2026).