

THE PARTNERS GROUP

WHAT TO KNOW ABOUT

THE SAVER'S MATCH

WHAT IS THE SAVER'S MATCH?

The Saver's Match, which takes effect in 2027, replaces the former Saver's Credit. Beginning with the 2027 tax year, an eligible individual may receive a federal matching contribution of up to 50% of the first $2,000 in qualifying retirement contributions - up to a maximum match of $1,000 per year. Contributions to employer-sponsored and/or Individual Retirement Accounts (IRAs) qualify.

QUALIFYING RETIREMENT CONTRIBUTION TYPES:

- **Traditional IRAs and Roth IRAs**
- **401(k) & 403(b) plans**
- **Governmental 457(b) plans**
- **SIMPLE IRAs**
- **Certain SEP contributions**

HOW IT WORKS

RECEIVING MATCH PAYMENTS

Saver's Match payments will come from the federal government, not your employer. The first payments will be made in 2028, for the 2027 tax year. Payments will be deposited directly into your designated retirement account. To claim the Saver's Match for the 2027 tax year, you must file a Form 8880-A with your federal tax return in 2028.

ELIGIBILITY & INCOME LIMITS

To be eligible to receive the Saver's Match, you must meet **all** of these requirements:

- Be at least 18 years old by the end of the tax year
- Make qualifying retirement savings contributions
- Not be a full-time student
- Not be claimed as a dependent on someone else's tax return
- Be a US resident for tax purposes

Maximum modified adjusted gross income (MAGI) to receive the Saver's Match for the 2027 tax year:

Tax Filing Status	Maximum MAGI to receive the full Saver's Match	Maximum MAGI to receive partial Saver's Match
Single	$20,500	$35,500
Married Filing Jointly	$41,000	$71,000
Surviving Spouse	$41,000	$71,00
Head of Household	$30,750	$53,250
Married Filing Separately	$20,500	$35,500

Note: The maximum income thresholds may be adjusted for inflation in future years. Eligibility does not mean you wil receive the maximum match of 50% - the Saver's Match percentage decreases as your MAGI increases.

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