# Saver's Match for Employers

## Saver's Match helps employees save for retirement

The Saver's Match is a new federal program that helps workers with low and moderate incomes build retirement savings.

Beginning with the 2027 tax year, eligible employees may make a contribution to an eligible retirement vehicle in order to receive a federal matching contribution deposited directly into a qualifying retirement account in 2028.

For eligible employees without access to a retirement savings account, TrumpIRA will offer Traditional IRAs starting January 1st, 2027.

The Saver's Match replaces the current Saver's Credit for most taxpayers.

## Why employers should promote the Saver's Match

Employers can use the Saver's Match as a simple financial wellness message during onboarding, open enrollment, payroll reminders, and year-end communications.

- Increase employee participation in retirement savings
- Improve employee financial stability
- Reduce financial stress
- Strengthen employee retention and engagement
- Support workforce equity goals

**Example:** An employee who contributes $40 per month ($480 per year) could receive up to $240 from the federal government.

## Which employees may qualify

Employees must have low to moderate income to qualify. Modified Adjusted Gross Income limits for tax year 2027 are estimated to be as follows:

- Single filers: up to about $20,500
- Head of Household: up to about $30,750
- Married Filing Jointly: up to about $41,000
- Employees can receive the match even if they owe no federal income tax

## Employers can help employees get the Saver's Match

1. Offer or support retirement saving: Consider a 401(k), 403(b), 457(b), SIMPLE IRA plan, SEP arrangement, payroll deduction IRA, or state-sponsored IRA program.
2. Make saving easy: Use payroll deduction, automatic enrollment, automatic escalation, or low minimum contributions.
3. Share clear information: Include Saver's Match reminders in onboarding, open enrollment, benefits, and year-end materials.
4. Connect employees to support: Partner with VITA, community groups, benefits providers, and tax professionals.

Employers do not determine individual eligibility. Employees should use current IRS guidance and tax filing instructions.

## Employer talking points

- **Federal matching money can help employees build retirement savings.**
- **Employees may receive the match even if they owe no federal income tax.**
- **The federal match is separate from any employer contribution**

## Scan for employer resources

- IRS help with choosing a retirement plan
- IRS retirement plan startup costs tax credit
- DOL small business retirement solution guide
- IRS Notice 2024-65: Saver's Match
- IRS Retirement Plans page

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