IRS

Saver's Match for Tax Professionals

Saver's Match helps clients save for retirement

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

Beginning with the 2027 tax year, eligible clients 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 clients 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.

How to discuss the Saver's Match

CPAs, enrolled agents, and preparers can help clients plan ahead and connect to retirement savings options.

- Flag potentially eligible low to moderate income clients
- Discuss IRA or workplace plan contributions before year-end
- Explain that the match can be available even if no federal income tax is owed
- Share IRS guidance with employers and plan contacts

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

Client conversation prompts

- Federal matching money can help build retirement savings.
- Match is generally 50% of up to $2,000 in qualified contributions.
- Clients need to make a qualifying contribution to a retirement plan or IRA and have a qualifying account that can accept the match.

Which clients may qualify

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

Tax professional reference

1. **Review the statute:** IRC Sec. 6433 describes the Saver's Match
2. **Review Request for Comments:** Notice 2024-65 addresses SECURE 2.0 Act sections 103 and 104.
3. **Review Saver's Match Webpage:** Official Saver's Match Webpage
4. **Plan client outreach:** Use filing season, year-end, and open enrollment conversations to identify opportunities.

Use current IRS guidance and final forms/instructions when advising clients.

Scan for tax professional resources

- IRC Sec. 6433: Saver's Match
- IRS SECURE 2.0 and retirement-plan guidance

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