

Annual Plan Limits

	Compensation	401(k)/403(b)/ 457 Elective Deferrals	Catch-Up Contributions	Defined Contribution Annual Additions	Defined Benefit Annual Additions	Social Security Taxable Wage Base	SIMPLE Elective Deferrals	SIMPLE Catch-Up	“Highly Compensated” Definition	“Key Employee/Officer” Definition
2019 Limit	\$280,000	\$19,000	\$6,000	\$56,000	\$225,000	\$132,900	\$13,000	\$3,000	\$125,000	\$180,000
2018 Limit	\$275,000	\$18,500	\$6,000	\$55,000	\$220,000	\$128,400	\$12,500	\$3,000	\$120,000	\$175,000
2017 Limit	\$270,000	\$18,000	\$6,000	\$54,000	\$215,000	\$127,200	\$12,500	\$3,000	\$120,000	\$175,000
2016 Limit	\$265,000	\$18,000	\$6,000	\$53,000	\$210,000	\$118,500	\$12,500	\$3,000	\$120,000	\$170,000
2015 Limit	\$265,000	\$18,000	\$6,000	\$53,000	\$210,000	\$118,500	\$12,500	\$3,000	\$120,000	\$170,000
2014 Limit	\$260,000	\$17,500	\$5,500	\$52,000	\$210,000	\$117,000	\$12,000	\$2,500	\$115,000	\$170,000
2013 Limit	\$255,000	\$17,500	\$5,500	\$51,000	\$205,000	\$113,700	\$12,000	\$2,500	\$115,000	\$165,000

Limitation Descriptions

Compensation - Maximum amount of compensation that may be used for retirement plan purposes (contribution allocations, testing, inc.)

401(k)/403(b)/457 Elective Deferrals - Maximum amount a taxpayer may defer to a 401(k), 403(b), or 457(b) plan for the calendar year.

Catch-Up Contributions - Maximum amount an individual who has attained age 50 by end of the calendar year may defer over the normal deferral limit.

Defined Contribution Annual Additions - Maximum amount an individual may have allocated to their account in a retirement plan.

Defined Benefit Annual Additions - Maximum benefit an individual may accrue in a retirement plan.

Social Security Taxable Wage Base - Maximum earned gross income on which Social Security tax is imposed.

SIMPLE Deferrals - Maximum amount an individual may defer to a SIMPLE 401(k) plan or IRA.

SIMPLE Catch-up - Maximum amount an individual who has attained age 50 by end of the calendar year may defer over the normal deferral limit.

Highly Compensated Definition - Amount of compensation earned in the look back year to deem that individual highly compensated for the following year.

Key Employee/Officer Definition - Amount of compensation earned by an officer to deem that individual a Key employee for top heavy purposes.