

# Retirement / Pension Plan Limitations



Type of Limitation	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006
<b>Elective Deferrals (401k, 457b and 403b)</b>	<b>18,500</b>	18,000	18,000	18,000	17,500	17,500	17,000	16,500	16,500	16,500	15,500	15,500	15,000
<b>+ Catch-Up if over Age 50</b>	<b>6,000</b>	6,000	6,000	6,000	5,500	5,500	5,500	5,500	5,500	5,500	5,000	5,000	5,000
<b>Annual DC Contribution Limit (under age 50 or No 401k Option)</b>	<b>55,000</b>	54,000	53,000	53,000	52,000	51,000	50,000	49,000	49,000	49,000	46,000	45,000	44,000
<b>Annual DB Contribution Limit</b>	<b>220,000</b>	215,000	210,000	210,000	210,000	205,000	200,000	195,000	195,000	195,000	185,000	180,000	175,000
<b>Annual Compensation Limit</b>	<b>275,000</b>	270,000	265,000	265,000	260,000	255,000	250,000	245,000	245,000	245,000	230,000	225,000	220,000
<b>Highly Compensated (Lookback year Calculation)</b>	<b>120,000</b>	120,000	120,000	120,000	115,000	115,000	115,000	110,000	110,000	110,000	105,000	100,000	100,000
<b>Top-Heavy Plan Key Employee Comp</b>	<b>175,000</b>	175,000	170,000	170,000	170,000	165,000	160,000	160,000	160,000	160,000	150,000	145,000	140,000
<b>SEP Contribution Levels (the lesser of...) entity type</b>	<b>55,000 or 25%</b>	54,000 or 25%	53,000 or 25%	53,000 or 25%	52,000 or 25%	51,000 or 25%	50,000 or 25%	49,000 or 25%	49,000 or 25%	49,000 or 25%	46,000 or 25%	45,000 or 25%	44,000 or 25%
<b>SIMPLE Retirement</b>	<b>12,500</b>	12,500	12,500	12,500	12,000	12,000	11,500	11,500	11,500	11,500	10,500	10,500	10,000
<b>Simple Catch-Up (Age 50)</b>	<b>3,000</b>	3,000	3,000	3,000	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500
<b>IRA Contribution Limits</b>	<b>5,500</b>	5,500	5,500	5,500	5,500	5,500	5,000	5,000	5,000	5,000	5,000	4,000	4,000
<b>+ Catch-Up if over Age 50</b>	<b>1,000</b>	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
<b>Income Subject to Social Security</b>	<b>127,200</b>	127,200	118,500	118,500	117,000	113,700	110,100	106,800	106,800	106,800	102,000	97,500	94,200