

Retirement / Pension Plan Limitations



| Type of Limitation | 2018 | 2017 | 2016 | 2015 | 2014 | 2013 | 2012 | 2011 | 2010 | 2009 | 2008 | 2007 | 2006 |
|--|----------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Elective Deferrals (401k, 457b and 403b) | 18,500 | 18,000 | 18,000 | 18,000 | 17,500 | 17,500 | 17,000 | 16,500 | 16,500 | 16,500 | 15,500 | 15,500 | 15,000 |
| + Catch-Up if over Age 50 | 6,000 | 6,000 | 6,000 | 6,000 | 5,500 | 5,500 | 5,500 | 5,500 | 5,500 | 5,500 | 5,000 | 5,000 | 5,000 |
| Annual DC Contribution Limit (under age 50 or No 401k Option) | 55,000 | 54,000 | 53,000 | 53,000 | 52,000 | 51,000 | 50,000 | 49,000 | 49,000 | 49,000 | 46,000 | 45,000 | 44,000 |
| Annual DB Contribution Limit | 220,000 | 215,000 | 210,000 | 210,000 | 210,000 | 205,000 | 200,000 | 195,000 | 195,000 | 195,000 | 185,000 | 180,000 | 175,000 |
| Annual Compensation Limit | 275,000 | 270,000 | 265,000 | 265,000 | 260,000 | 255,000 | 250,000 | 245,000 | 245,000 | 245,000 | 230,000 | 225,000 | 220,000 |
| Highly Compensated (Lookback year Calculation) | 120,000 | 120,000 | 120,000 | 120,000 | 115,000 | 115,000 | 115,000 | 110,000 | 110,000 | 110,000 | 105,000 | 100,000 | 100,000 |
| Top-Heavy Plan Key Employee Comp | 175,000 | 175,000 | 170,000 | 170,000 | 170,000 | 165,000 | 160,000 | 160,000 | 160,000 | 160,000 | 150,000 | 145,000 | 140,000 |
| SEP Contribution Levels (the lesser of...) entity type | 55,000 or 25% | 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% |
| SIMPLE Retirement | 12,500 | 12,500 | 12,500 | 12,500 | 12,000 | 12,000 | 11,500 | 11,500 | 11,500 | 11,500 | 10,500 | 10,500 | 10,000 |
| Simple Catch-Up (Age 50) | 3,000 | 3,000 | 3,000 | 3,000 | 2,500 | 2,500 | 2,500 | 2,500 | 2,500 | 2,500 | 2,500 | 2,500 | 2,500 |
| IRA Contribution Limits | 5,500 | 5,500 | 5,500 | 5,500 | 5,500 | 5,500 | 5,000 | 5,000 | 5,000 | 5,000 | 5,000 | 4,000 | 4,000 |
| + Catch-Up if over Age 50 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 |
| Income Subject to Social Security | 128,700 | 127,200 | 118,500 | 118,500 | 117,000 | 113,700 | 110,100 | 106,800 | 106,800 | 106,800 | 102,000 | 97,500 | 94,200 |