


# IRS ANNOUNCES

## 2019 RETIREMENT

# PLAN LIMITS



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**In Notice 2018-83 (November 1, 2018), The IRS released the new limits on benefits and contributions for retirement plans. Current limits and historical context are provided below.**

Type of Limitation	2019	2018	2017	2016	2015	2014
401(k) and 403(b) Elective Deferrals <i>(not including adjustment and catch-ups)</i>	\$19,000	\$18,500	\$18,000	\$18,000	\$18,000	\$17,500
457 Plan Limits <i>(not including catch-ups)</i>	\$19,000	\$18,500	\$18,000	\$18,000	\$18,000	\$17,500
Catch-Up Deferrals to 401(k), 403(b), 457(b), or SARSEP Plans	\$6,000	\$6,000	\$6,000	\$6,000	\$6,500	\$5,500
Annual Defined Benefit Plan Limit <i>(age 62 with 10+ yrs. of plan participation)</i>	\$225,000	\$220,000	\$215,000	\$210,000	\$210,000	\$210,000
Defined Contribution Plan Limit <i>(to include SEP-IRA)</i>	\$56,000	\$55,000	\$54,000	\$53,000	\$53,000	\$52,000
Annual Compensation Limit <i>(maximum considered compensation)</i>	\$280,000	\$275,000	\$270,000	\$265,000	\$265,000	\$260,000
Highly Compensated Employee <i>(earned in the prior year)</i>	\$125,000	\$120,000	\$120,000	\$120,000	\$120,000	\$115,000
SIMPLE Retirement Accounts <i>(SIMPLE-IRA and SIMPLE 401(k) Plans)</i>	\$13,000	\$12,500	\$12,500	\$12,500	\$12,500	\$12,000
Catch-Up Deferrals to Simple IRA Plan	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$2,500
Social Security Wage Base	\$132,900	\$128,700	\$127,200	\$118,500	\$118,500	\$117,000

## DISCLOSURE

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