



**INTEGRITY ADVISORS  
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## 2017 Maximum Limitations

	2014	2015	2016	2017
<b>Defined Benefit Pension Benefits</b>				
Defined Benefit Maximum Annual Benefit	\$210,000	\$210,000	\$210,000	<b>\$215,000</b>
<b>Defined Contribution Allocations</b>				
Defined Contribution Maximum Allocations	\$52,000	\$53,000	\$53,000	<b>\$54,000</b>
<b>with catch up - \$6,000</b>	\$57,500	\$59,000	\$59,000	<b>\$60,000</b>
<b>Deferrals</b>				
Maximum Deferrals for 401(k) or 403(b)	\$17,500	\$18,000	\$18,000	<b>\$18,000</b>
Maximum Catch-up Contributions for 401(k) or 403(b)	\$5,500	\$6,000	\$6,000	<b>\$6,000</b>
Maximum Deferrals for SIMPLE <b>\$ for \$ up to 3%</b>	\$12,000	\$12,500	\$12,500	<b>\$12,500</b>
Maximum Catch-up Contributions for SIMPLE	\$2,500	\$3,000	\$3,000	<b>\$3,000</b>
<b>IRA</b>				
Maximum IRA Contribution	\$5,500	\$5,500	\$5,500	<b>\$5,500</b>
Maximum IRA Catch-Up	\$1,000	\$1,000	\$1,000	<b>\$1,000</b>
<b>Salaries</b>				
Maximum Annual Salary for Pension Plans	\$260,000	\$265,000	\$265,000	<b>\$270,000</b>
Salary to Determine Highly Compensated Employee	\$115,000	\$120,000	\$120,000	<b>\$120,000</b>
Salary to Determine Key Employee - Officer	\$170,000	\$170,000	\$170,000	<b>\$175,000</b>
Salary for SEP Eligibility	\$550	\$600	\$600	<b>\$600</b>
<b>Social Security Taxable Wage Base</b>				
Taxable Wage Base	\$117,000	\$118,500	\$118,500	<b>\$127,200</b>

### Estate, Gift, and Generation-Skipping Transfer (GST) Taxes

<b>Top Estate, Gift, &amp; GST Tax Rate</b>	<b>40%</b>
<b>Annual Gift Tax Exclusion</b>	<b>\$14,000</b>
<b>Annual Gift Tax Exclusion for Non-U.S. Spouse</b>	<b>\$148,000</b>
<b>Estate &amp; Gift Tax Exemption</b>	<b>\$5,490,000</b>
<b>GST Tax Exemption</b>	<b>\$5,490,000</b>

\*Effective 1-1-2006 - Social Security Online, Automatic Increases, Contribution and Benefit Base 10/14/2005; Code Sec. 402(g)(3), Code Sec. 457(e)(15), Code Sec. 414(v)(2) (B)(i), Code Sec. 401(k)(11), & Code Sec. 408(p) as amended by EGTRRA; & COLA increases in Code Sec. 415(b)(1)(A), Code Sec. 415(b)(1)(B), Code Sec. 415(c)(1)(A), Code Sec. 401(a)(17), Code 404(l), Code Sec. 408(k)(3)(C), Code Sec. 408(k)(6)(D)(ii), & Code Sec. 416(i)(1)(A)(i), & Code Sec. 414(q) (1)(B)