



## IRS-INDEXED DOLLAR LIMITATIONS    IRS-QUALIFIED EMPLOYEE RETIREMENT BENEFIT PLANS

Code Section	Subject	For Plan Years Beginning In:		
		2018	2017	2016
	<b><u>ELECTIVE SALARY DEFERRAL LIMITS:</u></b> <i>Maximum elective contributions that an employee can contribute to all plans in which the employee participates during a calendar year.</i>			
402(g)	401k, 403(b), 408(k)	18,500	18,000	18,000
414(v)	Catch-Up *	6,000	6,000	6,000
457(e)	457 Elective Deferrals	18,500	18,000	18,000
408(p)	SIMPLEs	12,500	12,500	12,500
414(v)	SIMPLE Catch-Up *	3,000	3,000	3,000
219(b)	<b><u>IRA CONTRIBUTION LIMITS:</u></b> <i>Maximum contributions an individual can contribute to all IRAs in a calendar year (may be subject to income limitations).</i>			
	Annual Contribution	5,500	5,500	5,500
	Catch-Up *	1,000	1,000	1,000
415(c)	<b><u>MAXIMUM ANNUAL ACCOUNT ADDITION: *</u></b> <i>Maximum contributions to an individual's account during a plan year includes a combination of employee and employer contributions that equal the lesser of 100% of the individual's compensation OR DC \$ Limit</i>	55,000	54,000	53,000
415(b)	<b><u>MAXIMUM ANNUAL BENEFIT:</u></b> DB Limit	220,000	215,000	210,000
414(q)	<b><u>HIGHLY-COMPENSATED EMPLOYEE DEFINITION:</u></b> <i>For testing purposes, an employee that is a greater than 5% owner OR earns more than:</i>			
	Prior Year Compensation	120,000	120,000	120,000
416	<b><u>KEY EMPLOYEE DEFINITION:</u></b> <i>For purpose of top heavy determination, an employee that is a 5% owner OR</i>			
	Officer with Compensation of	175,000	175,000	170,000
	1% Owner with Compensation of	150,000	150,000	150,000
401(a)(17)	<b><u>MAXIMUM ANNUAL COMPENSATION:</u></b> <i>Amount of an individual's compensation that can be taken into account when determining contributions and benefits.</i>			
	Compensation Limit	275,000	270,000	265,000
404(a)	<b><u>MAXIMUM DEDUCTIBLE EMPLOYER CONTRIBUTION:</u></b> Defined Contribution Plan	25%	25%	25%
401(l)	<b><u>SOCIAL SECURITY TAXABLE WAGE BASE:</u></b> <i>For permitted disparity allocation of nonelective contributions as a way of recognizing the Social Security contributions.</i>			
	FICA Base	128,700	127,200	118,500

\* Additional contributions that can only be made by individuals that are at least age 50 by the last day of the calendar year.  
Maximum Annual Account Addition does not include 401(k) Catch-Up.