

Retirement Plan Limits for 2019 and Earlier

The IRS has released the 2019 amounts for various plan-related limits.
Independent Actuaries is pleased to provide this summary.

Note: The 2016 limits are the same as those for 2015.

Limit and IRC Section	<u>2019</u>	<u>2018</u>	<u>2017</u>	<u>2016</u>	<u>2015</u>
Defined Benefit Plan Dollar Limit IRC §415(b)(1)(A)	\$225,000	\$220,000	\$215,000	\$210,000	\$210,000
Defined Contribution Plan Limit IRC §415(c)(1)(A)	\$56,000	\$55,000	\$54,000	\$53,000	\$53,000
401(k)/403(b) Elective Deferral Limit IRC §402(g)(1)	\$19,000	\$18,500	\$18,000	\$18,000	\$18,000
Governments/Tax-Exempts Deferral Limit IRC §457(e)(15)	\$19,000	\$18,500	\$18,000	\$18,000	\$18,000
401(k)/403(b)/457/SARSEP "Catch Up" Limit IRC §414(v)(2)(B)(i)	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000
Annual Compensation Limit IRC §§401(a)(17), 404(l)	\$280,000	\$275,000	\$270,000	\$265,000	\$265,000
Highly Compensated Employee (HCE) Limit IRC §414(q)(1)(B) <i>(Compensation exceeding limit will make someone an HCE <u>next</u> year.)</i>	\$125,000	\$120,000	\$120,000	\$120,000	\$120,000
Key Employee Officer Compensation IRC §416(i)(1)(A)(i)	\$180,000	\$175,000	\$175,000	\$170,000	\$170,000
SEP Minimum Compensation IRC §408(k)(2)(C)	\$600	\$600	\$600	\$600	\$600
SEP Compensation IRC §408(k)(3)(C)	\$280,000	\$275,000	\$270,000	\$265,000	\$265,000
SIMPLE Employee Contribution Limit IRC §408(p)(2)(E)	\$13,000	\$12,500	\$12,500	\$12,500	\$12,500
SIMPLE "Catch-Up" Deferral Limit IRC §414(v)(2)(B)(ii)	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000

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