

# RETIREMENT PLAN LIMITS

## Information Update

On October 19, 2017, the Internal Revenue Service announced cost of living adjustments affecting dollar limitations for pension plans and other retirement-related items for tax year 2018. The contribution limit for employees who participate in 401(k), 403(b), most 457 plans, and the federal government's Thrift Savings Plan is increased from \$18,000 to \$18,500. Additional information regarding the new limitations can be found in the table below.

### 401(k) Plan Limits (\$)

	2018	2017	2016	2015	2014	2013	2012
401(k) Elective Deferrals	18,500	18,000	18,000	18,000	17,500	17,500	17,000
Annual Defined Contribution Limit	55,000	54,000	53,000	53,000	52,000	51,000	50,000
Annual Compensation Limit	275,000	270,000	265,000	265,000	260,000	255,000	250,000
Catch-Up Contribution Limit	6,000	6,000	6,000	6,000	5,500	5,500	5,500
Highly Compensated Employees	120,000	120,000	120,000	120,000	115,000	115,000	115,000

Source: [www.irs.gov](http://www.irs.gov)

### Non-401(k) Related Plan Limits (\$)

	2018	2017	2016	2015	2014	2013	2012
Maximum Defined Benefit Limit	220,000	215,000	210,000	210,000	210,000	205,000	200,000
403(b) / 457 Elective Deferrals	18,500	18,000	18,000	18,000	17,500	17,500	17,000
SIMPLE Employee Deferrals	12,500	12,500	12,500	12,500	12,000	12,000	11,500
SIMPLE Catch-Up Deferrals	3,000	3,000	3,000	3,000	2,500	2,500	2,500
SEP Minimum Compensation	600	600	600	600	550	550	550
SEP Annual Compensation Limit	275,000	270,000	265,000	265,000	260,000	255,000	250,000
Social Security Wage Base	128,700	127,200	118,500	118,500	117,000	113,700	110,100

Source: [www.irs.gov](http://www.irs.gov)

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