



Plan Limit Description	2019	2018	2017	2016	2015	2014
<b>Annual Employer Deduction Limit</b> Applies to profit sharing and 401(k) plans, money purchase pension plans, or combination of profit sharing, 401(k) or money purchase pension plans	25% of participant compensation	25% of participant compensation	25% of participant compensation	25% of participant compensation	25% of participant compensation	25% of participant compensation
<b>Salary Deferral Contribution Limit</b> Applies to each participant and is measured over the participant's tax year (the calendar year)	\$19,000	\$18,500	\$18,000	\$18,000	\$18,000	\$17,500
<b>Salary Deferral Catch-up Contributions</b> Individuals age 50 & older will be permitted to make additional contributions (above the annual limits) to 401(k) plans.	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$5,500
<b>Defined Contribution Annual Addition Limit</b> The maximum annual contributions and forfeitures credited to a participant under all 401(k), profit sharing, SEP and other defined contribution plans.	\$56,000	\$55,000	\$54,000	\$53,000	\$53,000	\$52,000
<b>Maximum Annual Compensation Limit</b> The maximum salary amount that can be used to allocate or calculate a participant's plan contributions or benefits.	\$280,000	\$275,000	\$270,000	\$265,000	\$265,000	\$260,000
<b>Minimum Salary for Highly Compensated Employee (HCE) Determination</b>						
5% owner	No minimum	No minimum	No minimum	No minimum	No minimum	No minimum
Other employees	\$125,000	\$120,000	\$120,000	\$120,000	\$120,000	\$115,000
<b>Minimum Salary for Key Employee in Top Heavy Determination</b>						
5% owner	No limit	No limit	No limit	No limit	No limit	No limit
Officer Compensation	\$180,000	\$175,000	\$175,000	\$170,000	\$170,000	\$170,000
<b>Social Security Taxable Wage Base</b> Used in most plans where contribution allocations are integrated with Social Security	\$132,900	\$128,400	\$127,200	\$118,500	\$118,500	\$117,000

<b>Non-401(k) Related Limits</b>						
SIMPLE Employee Deferrals	\$13,000	\$12,500	\$12,500	\$12,000	\$12,000	\$11,500
SIMPLE Catch-up Deferral	\$3,000	\$3,000	\$3,000	\$2,500	\$2,500	\$2,500
SEP Minimum Compensation	\$600	\$600	\$600	\$550	\$550	\$550
IRA Contribution Limit	\$6,000	\$5,500	\$5,500	\$5,500	\$5,500	\$5,500
IRA Catch-up Contributions	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000