



| Plan Limit Description | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 |
|---|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| Annual Employer Deduction Limit 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 eligible comp | 25% of eligible comp | 25% of eligible comp | 25% of eligible comp | 25% of eligible comp | 25% of eligible comp |
| Salary Deferral Contribution Limit Applies to each participant and is measured over the participant's tax year (the calendar year) | \$19,500 | \$19,500 | \$19,000 | \$18,500 | \$18,000 | \$18,000 |
| Salary Deferral Catch-up Contributions Individuals age 50 & older will be permitted to make additional contributions (above the annual limits) to 401(k) plans. | \$6,500 | \$6,500 | \$6,000 | \$6,000 | \$6,000 | \$6,000 |
| Defined Contribution Annual Addition Limit The maximum annual contributions and forfeitures credited to a participant under all 401(k), profit sharing, SEP and other defined contribution plans. | \$58,000 | \$57,000 | \$56,000 | \$55,000 | \$54,000 | \$53,000 |
| Maximum Annual Compensation Limit The maximum salary amount that can be used to allocate or calculate a participant's plan contributions or benefits. | \$290,000 | \$285,000 | \$280,000 | \$275,000 | \$270,000 | \$265,000 |
| | | | | | | |
| Minimum Salary for Highly Compensated Employee (HCE) Determination | | | | | | |
| 5% owner | No minimum | No minimum | No minimum | No minimum | No minimum | No minimum |
| Other employees | \$130,000 | \$130,000 | \$125,000 | \$120,000 | \$120,000 | \$120,000 |
| | | | | | | |
| Minimum Salary for Key Employee in Top Heavy Determination | | | | | | |
| 5% owner | No limit | No limit | No limit | No limit | No limit | No limit |
| Officer Compensation | \$185,000 | \$185,000 | \$180,000 | \$175,000 | \$175,000 | \$170,000 |
| | | | | | | |
| Social Security Taxable Wage Base Used in most plans where contribution allocations are integrated with Social Security | \$142,800 | \$137,700 | \$132,900 | \$128,400 | \$127,200 | \$118,500 |

| Non-401(k) Related Limits | | | | | | |
|----------------------------------|----------|----------|----------|----------|----------|----------|
| SIMPLE Employee Deferrals | \$13,500 | \$13,500 | \$13,000 | \$12,500 | \$12,500 | \$12,000 |
| SIMPLE Catch-up Deferral | \$3,000 | \$3,000 | \$3,000 | \$3,000 | \$3,000 | \$2,500 |
| SEP Minimum Compensation | \$650 | \$600 | \$600 | \$600 | \$600 | \$550 |
| IRA Contribution Limit | \$6,000 | \$6,000 | \$6,000 | \$5,500 | \$5,500 | \$5,500 |
| IRA Catch-up Contributions | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000 |