



## IRS Benefit & Contribution Limits

<i>Category</i>					
	2018	2017	2016	2015	2014
Annual Compensation Limit	275,000	270,000	265,000	265,000	260,000
Annual Contribution Limit*	55,000	54,000	53,000	53,000	52,000
401(k) Elective Deferrals**	18,500	18,000	18,000	18,000	17,500
401(k) Catch-up	6,000	6,000	6,000	6,000	5,500
SIMPLE 401(k) Deferrals	12,500	12,500	12,500	12,500	12,000
SIMPLE 401(k) Catch-up	3,000	3,000	3,000	3,000	2,500
SIMPLE 401(k) Non-Elective	5,500	5,400	5,300	5,300	5,200
SIMPLE 401(k) Match <sup>†</sup>	8,250	8,100	7,950	7,950	7,800
SIMPLE IRA Deferrals	12,500	12,500	12,500	12,500	12,000
SIMPLE IRA Catch-up	3,000	3,000	3,000	3,000	2,500
SIMPLE IRA Non-Elective	5,500	5,400	5,300	5,300	5,200
SIMPLE IRA Match <sup>†</sup>	12,500	12,500	12,500	12,500	12,000
Traditional or Roth IRA Limit	5,500	5,500	5,500	5,500	5,500
IRA Catch-up	1,000	1,000	1,000	1,000	1,000
Highly Compensated Employee	120,000	120,000	120,000	120,000	115,000
Key Employee Officer Compensation	175,000	175,000	170,000	170,000	170,000
Key Employee 1% Owner Compensation	150,000	150,000	150,000	150,000	150,000
Social Security Taxable Wage Base	128,400	127,200	118,500	118,500	117,000

\*100% of compensation if less than dollar limit.

\*\*Always on an *individual's* tax year basis (generally calendar-year basis), not a plan year basis. Salary deferral limit includes *both* pre-tax salary deferrals and after-tax Roth salary deferrals.

<sup>†</sup>Does not include effect of catch-up contributions.

Source: IR-2017-177– IRS Announces 2018 Pension Plan Limitations; 401(k) Contribution Limit Increases to \$18,500 for 2018

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