

# Retirement plan limits for 2019

This list summarizes the maximum contributions allowable for most plan types as well as a number of plan thresholds.

| Plan Type and Limitation                                                                                                                                                                                                       | 2018      | 2019      |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|-----------|
| 403(b), 401(k) or SARSEP employee elective salary deferral limit<br>Limit applies to the total of pretax and Roth 403(b) and 401(k) contributions                                                                              | \$18,500  | \$19,000  |
| 457(b) deferral limit                                                                                                                                                                                                          | \$18,500  | \$19,000  |
| 403(b), 457(b), 401(k), SARSEP age 50 or older catch-up limit<br>[not applicable to nongovernmental 457(b) plans]                                                                                                              | \$6,000   | \$6,000   |
| 403(b) service-based catch-up for employees with 15 or more years of service who work for a qualifying employer and have undercontributed in prior years                                                                       | \$3,000   | \$3,000   |
| 457(b) service-based catch-up for employees who have undercontributed in prior years and are within the last three taxable years ending the year before the year they attain normal retirement age as specified under the plan |           |           |
| 457(b) plan participants who are eligible for both the age-based and service-based contributions cannot combine the two catch-up amounts, but may contribute up to the higher amount                                           | \$18,500  | \$19,000  |
| Traditional and Roth IRA contribution limit                                                                                                                                                                                    | \$5,500   | \$6,000   |
| Traditional and Roth IRA age 50 or older catch-up limit                                                                                                                                                                        | \$1,000   | \$1,000   |
| SIMPLE IRA/401(k) salary deferral limit                                                                                                                                                                                        | \$12,500  | \$13,000  |
| SIMPLE IRA/401(k) age 50 or older catch-up                                                                                                                                                                                     | \$3,000   | \$3,000   |
| Highly compensated minimum salary                                                                                                                                                                                              | \$120,000 | \$125,000 |
| 401(a)(17) compensation limit (the limit that may be considered under a tax-qualified plan unless grandfathered government plan)                                                                                               | \$275,000 | \$280,000 |
| Defined contribution plan 415 limit (the limit on total employer and employee contributions, whether elective or not)                                                                                                          | \$55,000  | \$56,000  |
| Defined benefit plan 415 limit                                                                                                                                                                                                 | \$220,000 | \$225,000 |
| Social Security wage base                                                                                                                                                                                                      | \$128,400 | \$132,900 |

Help your employees understand the maximum contribution rules and the opportunities that are available to them to prepare for the future.

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