



Retirement Benefits Designs, LLC
Administration & Compliance

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Annual IRS Limits Applicable to Retirement Plans

<u>Contribution Limits:</u>	2019	2018	2017
401(k), 403(b) and Roth 401(k) , Roth 403(b) limit	\$19,000	\$18,500	\$18,000
457 Plans Maximum Contribution limit	\$19,000	\$18,500	\$18,000
SIMPLE plans Election maximum deferral	\$12,500	\$12,500	\$12,500
Catch-up limit for 401(k), 403(b), SARSEP and 457 plans	\$6,000	\$6,000	\$6,000
Catch-Up for SIMPLE 401(k) plans and IRAs	\$3,000	\$3,000	\$3,000
Defined Benefit plans annual benefit limit	\$225,000	\$220,000	\$215,000
Defined Contribution plans annual contribution limit (401(k) Profit Sharing, SEP, SAR SEP without the Catch-up)	\$56,000	\$55,000	\$54,000
IRA /Roth IRA contribution limit	\$6,000	\$5,500	\$5,500
IRA Catch-Up limit	\$1,000	\$1,000	\$1,000

Compensation Limits:

Highly compensated employees threshold	\$125,000	\$120,000	\$120,000
Eligible Compensation limit (DC, DB and SEP plans)	\$280,000	\$275,000	\$270,000
SEP Minimum compensation to be eligible	\$600	\$600	\$600
Social Security Covered Compensation (Taxable Wage Base)	\$132,900	\$128,400	\$127,200
Medicare Covered Compensation	no limit	no limit	no limit

Key Employees

Officer compensation (minimum)	\$180,000	\$175,000	\$175,000
10 largest owners	no minimum	no minimum	no minimum
Control Employee (board member or officer)	\$110,000	\$110,000	\$105,000
Control Employee (compensation based)	\$225,000	\$220,000	\$215,000

For any question please contact Kalinka Doneva or Gregory Chestnut
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