



Retirement Benefits Designs, LLC
Administration & Compliance

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Annual IRS Limits Applicable to Retirement Plans

<u>Contribution Limits:</u>	2017	2016	2015
401(k), 403(b) and Roth 401(k) , Roth 403(b) limit	\$18,000	\$18,000	\$18,000
457 plans maximum deferral limit	\$18,000	\$18,000	\$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	\$215,000	\$210,000	\$210,000
Defined Contribution plans annual contribution limit (401(k) Profit Sharing, SEP, SAR SEP without the Catch-up)	\$54,000	\$53,000	\$53,000
IRA /Roth IRA contribution limit	\$5,500	\$5,500	\$5,500
IRA Catch-Up limit	\$1,000	\$1,000	\$1,000

Compensation Limits:

Highly compensated employees threshold	\$120,000	\$120,000	\$120,000
Eligible Compensation limit (DC, DB and SEP plans)	\$270,000	\$265,000	\$265,000
SEP Minimum compensation to be eligible	\$600	\$600	\$600
Social Security Covered Compensation	\$127,200	\$118,500	\$118,500
Medicare Covered Compensation	no limit	no limit	no limit

Key Employees

Officer compensation (minimum)	\$175,000	\$170,000	\$170,000
10 largest owners	no minimum	no minimum	no minimum
1% owners	\$150,000	\$150,000	\$150,000
Control Employee (board member or officer)	\$105,000	\$105,000	\$105,000
Control Employee (compensation based)	\$215,000	\$215,000	\$215,000

For any question please contact Kalinka Doneva or Gregory Chestnut
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