

# Maximum Benefit and Contribution Limits 2013–2019

LIMITATION	2019	2018	2017	2016	2015	2014	2013
IRAs	\$6,000	\$5,500	\$5,500	\$5,500	\$5,500	\$5,500	\$5,500
Catch-up Contributions for IRAs	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
401(k)/403(b)/457(b) Plan and SAR-SEP IRA Elective Deferrals	\$19,000	\$18,500	\$18,000	\$18,000	\$18,000	\$17,500	\$17,500
Catch-up Contributions for 401(k)/403(b)/Government 457(b) Plans and SAR-SEP IRAs	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$5,500	\$5,500
Defined Benefit Plans	\$225,000	\$220,000	\$215,000	\$210,000	\$210,000	\$210,000	\$205,000
Defined Contribution Plans and SEP IRAs	\$56,000	\$55,000	\$54,000	\$53,000	\$53,000	\$52,000	\$51,000
Annual Compensation Limits	\$280,000	\$275,000	\$270,000	\$265,000	\$265,000	\$260,000	\$255,000
Highly Compensated Employee <sup>1</sup>	\$125,000	\$120,000	\$120,000	\$120,000	\$120,000	\$115,000	\$115,000
SIMPLE IRA Elective Deferrals	\$13,000	\$12,500	\$12,500	\$12,500	\$12,500	\$12,000	\$12,000
Catch-up Contributions for SIMPLE IRAs	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$2,500	\$2,500
Key Employee Threshold	\$180,000	\$175,000	\$175,000	\$170,000	\$170,000	\$170,000	\$165,000
SEP Minimum Compensation	\$600	\$600	\$600	\$600	\$600	\$550	\$550
Income Subject to Social Security <sup>2</sup>	\$132,900	\$128,700	\$127,200	\$118,500	\$118,500	\$117,000	\$113,700

Source: IRS Notice 2018-83, November 1, 2018.

<sup>1</sup> Note: Maximum HCE compensation utilizes prior year limits.

<sup>2</sup> Social Security Administration: <https://www.ssa.gov/news/press/releases/2018/#10-2018-1>.

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