



YEAR 2018 AND 2019 DOLLAR LIMITATIONS ON CERTAIN BENEFITS AND CONTRIBUTIONS FOR RETIREMENT PLANS AND IRAS

RETIREMENT PLANS	2019 Amount	2018 Amount
401(k), 403(b), PROFIT SHARING AND OTHER QUALIFIED PLANS		
Annual compensation limit	\$280,000	\$275,000
Annual additions limit for defined contribution plans	56,000	55,000
Elective deferral dollar limit <i>Note: Includes pre-tax and Roth contributions.</i>	19,000	18,500
Catch-up contribution limit	6,000	6,000
457(b) PLANS		
Deferral dollar limit <i>Note: Governmental 457(b) plan limit includes elective deferrals (pretax and Roth contributions) and employer contributions. Tax-exempt 457(b) plan limit includes elective deferrals (pre-tax contributions only) and employer contributions.</i>	19,000	18,500
Catch-up contribution limit (governmental 457(b) plans only)	6,000	6,000
SEP PLANS		
Annual compensation limit	280,000	275,000
Annual additions limit	56,000	55,000
Compensation limit for SEP participant exclusion	600	600
Elective deferral dollar limit for SAR-SEPs <i>Note: Includes pre-tax contributions only.</i>	19,000	18,500
SAR-SEP catch-up contribution limit	6,000	6,000
SIMPLE PLANS		
Elective deferral limit for SIMPLE plans	13,000	12,500
Catch-up contribution limit for SIMPLE plans	3,000	3,000
OTHER		
Highly compensated employee definition limitation <i>Note: The compensation limit applies to look-back years which begin in the year indicated.</i>	125,000	120,000
Officer compensation limit for Key Employee definition	180,000	175,000
Annual benefit limit for defined benefit plans	225,000	220,000
Dollar amounts for lengthening distribution period for ESOPs		
a. account balance over	1,130,000	1,105,000
b. one additional year for each	225,000	220,000
Social Security taxable wage base	132,900	128,400
IRAS		
TRADITIONAL AND ROTH IRAS		
IRA contribution limit	6,000	5,500
IRA catch-up contribution limit	1,000	1,000
IRA AGI DEDUCTION PHASE-OUT RANGES WHEN COVERED BY A WORKPLACE RETIREMENT PLAN		
Single or Head of Household	64,000–74,000	63,000–73,000
Married Filing Jointly or Qualifying Widower	103,000–123,000	101,000–121,000
Married Filing Separately*	0–10,000	0–10,000
ROTH IRA AGI PHASE-OUT RANGES		
Single, Head of Household or Married Filing separately	122,000–137,000	120,000–135,000
Married Filing Jointly or Qualifying Widower	193,000–203,000	189,000–199,000
Married Filing Separately*	0–10,000	0–10,000

*If you file separately and did not live with your spouse at any time during the year, your IRA phase-out range is determined under the "Single" filing status.