



## IRS Cost of Living Adjustments to Retirement Plan Limitations

### MAXIMUM DOLLAR 2018 LIMITATIONS

Benefit Limit	2018	2017	2016	2015	2014
<b>Defined Benefit and Defined Contribution Plan Limits for Year</b>					
401(k) & 403(b) Elective Deferrals	\$18,500	\$18,000	\$18,000	\$18,000	\$17,500
Catch-up Elective Deferrals	\$6,000	\$6,000	\$6,000	\$6,000	\$5,500
Defined Benefit Plan Benefit	\$220,000	\$215,000	\$210,000	\$210,000	\$210,000
Defined Contribution Plan Limit	\$55,000	\$54,000	\$53,000	\$53,000	\$52,000
Annual Compensation Limit	\$275,000	\$270,000	\$265,000	\$265,000	\$260,000
Highly Compensated Employee	\$120,000	\$120,000	\$120,000	\$120,000	\$115,000
<b>Other Related Limits</b>					
Traditional and Roth IRA Contribution Limits	Up to \$5,500*	Up to \$5,500*	Up to \$5,500*	Up to \$5,500*	Up to \$5,500*
Traditional and Roth IRA Catch-Up Limits	Additional \$1,000	Additional \$1,000	Additional \$1,000	Additional \$1,000	Additional \$1,000
SIMPLE Plan Deferral	\$12,500	\$12,500	\$12,500	\$12,500	\$12,000
SIMPLE Plan Catch-up Elective Deferrals	\$3,000	\$3,000	\$3,000	\$3,000	\$2,500
SEP Minimum Compensation	\$600	\$600	\$600	\$600	\$550
SEP Maximum Compensation	\$275,000	\$270,000	\$265,000	\$265,000	\$260,000
Tax Credit ESOP Maximum Balance	\$1,105,000	\$1,080,000	\$1,070,000	\$1,070,000	\$1,050,000
Social Security Tax Wage Base	\$128,700	\$127,200	\$118,500	\$118,500	\$117,000

\*Must have employment compensation

As a reminder, elective deferral contributions and loan payments must be segregated from corporate assets as soon as administratively possible and should not exceed 7 business days. If you are not sending in contributions on a per payroll basis, please contact Alliance Benefit Group to discuss the arrangements to avoid any potential penalties.