



IRS Updated Pension Plan and 401(k) Limitations for 2019

Category	2019	2018	2017	2016
Defined Benefit Plans Annual Limit 415(b)(1)(A)	\$225,000	\$220,000	\$215,000	\$210,000
Defined Contribution Plans Annual Limit 415(c)(1)(A)	\$56,000	\$55,000	\$54,000	\$53,000
Annual Compensation Limit 401(a)(17)	\$280,000	\$275,000	\$270,000	\$265,000
Key Employee	\$180,000	\$175,000	\$175,000	\$170,000
Highly Compensated Employee	\$125,000	\$120,000	\$120,000	\$120,000
Elective Deferrals-401(k)/403(b) Plans	\$19,000	\$18,500	\$18,000	\$18,000
Over Age 50 Catch-Up Contribution 414(v)(2)(b)(i)	\$6,000	\$6,000	\$6,000	\$6,000
Over Age 50 Catch-Up Contribution 414(v)(2)(b)(ii)	\$3,000	\$3,000	\$3,000	\$3,000
Annual Deferral Limit 457(e)(15)	\$19,000	\$18,500	\$18,000	\$18,000
Deferral Limit SIMPLE Plans	\$13,000	\$12,500	\$12,500	\$12,500
SEP Annual Compensation Limit	\$280,000	\$275,000	\$270,000	\$265,000
SEP Coverage/Eligibility Pay Minimum	\$600	\$600	\$600	\$600

In general, cost-of-living adjustments affecting dollar limitations for pension plans and other retirement-related items are released annually by the IRS. Technical guidance detailing these items can be found in [Notice 2018-83](#).

Additional Help



Have questions?
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infonyour@mranet.org
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