



**RETIREMENT PLAN CONTRIBUTION LIMITS CHART**

PLAN TYPE	Maximum Participant Contribution Limit <sup>1</sup>		Maximum Catch-up Provision <sup>2</sup> (for participants age 50+)		Maximum Employer Contribution Deduction without Catch-up <sup>3</sup>		Total Annual Maximum Contributions <sup>4</sup>		Total Annual Maximum Contributions with Catch-up Provision	
	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019
<b>IRA</b>	100% or \$5,500	100% or \$6,000	\$1,000	\$1,000	Not Applicable	Not Applicable	\$5,500	\$6,000	\$6,500	\$7,000
<b>Roth IRA</b>	100% or \$5,500	100% or \$6,000	\$1,000	\$1,000	Not Applicable	Not Applicable	\$5,500	\$6,000	\$6,500	\$7,000
<b>403(b)<sup>5</sup></b>	100% or \$18,500	100% or \$19,000	\$6,000	\$6,000	100% or \$55,000	100% or \$56,000	\$55,000	\$56,000	\$61,000	\$62,000
<b>457<sup>6</sup></b>	100% or \$18,500	100% or \$19,000	\$6,000	\$6,000			\$18,500	\$19,000	\$24,500	\$25,000
<b>SARSEP<sup>7</sup></b>	25% or \$18,500	25% or \$19,000	\$6,000	\$6,000	25% or \$55,000	25% or \$56,000	\$55,000	\$56,000	\$61,000	\$62,000
<b>SEP</b>					25% or \$55,000	25% or \$56,000	\$55,000	\$56,000		
<b>SIMPLE IRA</b>	100% or \$12,500	100% or \$13,000	\$3,000	\$3,000	3% or \$12,500	3% or \$13,000	\$25,000	\$26,000	\$31,000	\$32,000
<b>Money Purchase</b>					25% or \$55,000	25% or \$56,000	\$55,000	\$56,000		
<b>Profit Sharing</b>					25% or \$55,000	25% or \$56,000	\$55,000	\$56,000		
<b>401(k)</b>	100% or \$18,500	100% or \$19,000	\$6,000	\$6,000	25% or \$55,000	25% or \$56,000	\$55,000	\$56,000	\$61,000	\$62,000
<b>Defined Benefit</b>					100% or \$220,000	100% or \$225,000	\$220,000	\$225,000		

<sup>1</sup> The maximum annual plan participant contribution is the lesser of the percentage of compensation or the dollar limit indicated, subject to annual cost-of-living adjustments.

<sup>2</sup> The maximum annual plan participant catch-up contribution is subject to annual cost-of-living adjustments.

<sup>3</sup> The maximum annual employer contribution deduction is the lesser of the percentage of compensation or the dollar limit indicated, subject to annual cost-of-living adjustments.

<sup>4</sup> The compensation cap for tax year 2018 was \$275,000 and the compensation cap for 2019 is \$280,000.

<sup>5</sup> The chart does not include the special salary deferral increase provision for employees with 15 or more years of service.

<sup>6</sup> The chart does not include the special catch-up contribution for certain employees within three calendar years of retirement age as named in the plan document.

<sup>7</sup> As enacted by the Small Business Job Protection Act of 1996, new Salary Reduction Simplified Employee Pension Plans (SARSEPs) can no longer be established. SARSEPs established prior to Jan. 1, 1997, may continue.

Source: Internal Revenue Service. Notice 2018-83. This information does not constitute tax or legal advice. Contact your tax or legal advisor for more information about your particular situation. (MRP1929/41366)

