



# 2018 Contribution Limits

<u>Type of Limitation</u>	2018	2017	2016
401(k) & 403(b) Elective Deferrals	\$18,500	\$18,000	\$18,000
Catch Up Amount	\$6,000	\$6,000	\$6,000
Defined Benefit Plans	\$220,000	\$215,000	\$210,000
Defined Contribution Plans	\$55,000	\$54,000	\$53,000
Annual compensation Limit	\$275,000	\$270,000	\$265,000
ESOP Limits - 409(o)(1)(C)	\$1,105,000	\$1,080,000	\$1,070,000
	\$220,000	\$215,000	\$210,000
457(b)(2) and 457(c)(1) Limits	\$18,500	\$18,000	\$18,000
Highly Compensated	\$120,000	\$120,000	\$120,000
Key employee officer threshold	\$175,000	\$175,000	\$170,000
SIMPLE plans	\$12,500	\$12,500	\$12,500
SIMPLE plan catch up amount	\$3,000	\$3,000	\$3,000
SEP Coverage (Minimum compensation)	\$600	\$600	\$600
SEP Annual Compensation Limit	\$275,000	\$270,000	\$265,000
Income Subject to Social Security Tax	\$128,400	\$127,200	\$118,500
IRA Limits	\$5,500	\$5,500	\$5,500
IRA Catchup	\$1,000	\$1,000	\$1,000
<u>Roth IRA Contribution Phase-out Limits</u>			
Single	\$120,000-135,000	\$118,000-133,000	\$117,000-132,000
Married Filing Jointly	\$189,000-199,000	\$186,000-196,000	\$184,000-194,000

