



Consultants, Actuaries and Administrators of Pension  
and Profit Sharing Plans Since 1970

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## Qualified Retirement Plan Limits With Cost of Living Adjustments

Effective January 1 of Each Year	2018	2017	2016
<b>Maximum Contribution and Deduction Limits</b>			
Elective Deferral Limit: \$401(k)/403(b)/457	\$18,500	\$18,000	\$18,000
Age 50+ Catch-Up Limit	\$6,000	\$6,000	\$6,000
SIMPLE Plan Deferral Limit	\$12,500	\$12,500	\$12,500
SIMPLE Age 50+ Catch-Up Limit	\$3,000	\$3,000	\$3,000
Annual Compensation Limit* <i>For plan years <u>beginning</u> in indicated year</i>	\$275,000	\$270,000	\$265,000
Defined Contribution 415 Limit on Contributions* <i>For plan / limitation years <u>ending</u> in indicated year</i>	\$55,000	\$54,000	\$53,000
Defined Benefit 415 Limit on Benefits* <i>For plan / limitation years <u>ending</u> in indicated year</i>	\$220,000	\$215,000	\$210,000
Social Security Taxable Wage Base (6.2%) <i>Integration level for plan years <u>beginning</u> in indicated year</i>	\$128,400	\$127,200	\$118,500
Medicare Taxable Wage Base (1.45%)	No cap	No cap	No cap
SEP Compensation Required for Eligibility	\$600	\$600	\$600
<b>Determination of Highly Compensated Employees</b>			
More than 5% Owners regardless of compensation			
Employees Earning in Excess of* <i>Used to determine HCEs for subsequent year</i>	\$120,000	\$120,000	\$120,000
<b>Determination of Key Employees for Top Heavy</b>			
More than 5% Owners regardless of compensation			
More than 1% Owners earning in excess of \$150,000			
Officers Earning in Excess of*	\$175,000	\$170,000	\$170,000

\*Plan year limits. All other limits apply on a calendar year basis.