



## Retirement Plans 2019 Annual Limits By Plan

<b>401(k), 403(b)</b>		
Elective deferral	\$19,000	402(g)(1)(B)
Catch-up contribution	\$6,000	414(v)(2)(B)(i)
Special 15-year catch-up [403(b) only]	\$3,000	*Restrictions apply
Maximum contribution	\$56,000	415(c)(1)(A)
Compensation limit	\$280,000	401(a)(17)
Key employee (top-heavy plans)	\$180,000	416(i)(1)(A)(i)
Highly compensated employee (HCE)	\$125,000	414(q)(1)(B)
<b>457</b>		
Elective deferral	\$19,000	457(e)(15)
Catch-up contribution	\$6,000	414(v)(2)(B)(i)
Special catch-up contribution	\$38,000	*Restrictions apply
Maximum contribution	\$56,000	415(c)(1)(A)
Compensation limit	\$280,000	401(a)(17)
<b>SIMPLE [408(p)]</b>		
Elective deferral	\$13,000	408(p)(2)(E)
Catch-up contribution	\$3,000	414(v)(2)(B)(ii)
Maximum contribution (multiple plans)	\$19,000	402(g)(1)(B)
<b>SEP [408(k)]</b>		
Maximum contribution	\$56,000	415(c)(1)(A)
Compensation limit	\$280,000	401(a)(17)
Minimum compensation	\$600	408(k)(2)(C)
<b>Defined Benefit Plans</b>		
Contribution limit	\$225,000	415(b)(1)(A)
<b>IRA [408(a)]</b>		
Maximum contribution	\$6,000	219(b)(5)(C)
Catch-up contribution	\$1,000	219(b)(5)(B)(ii)
Deduction phaseout for active participants		
Single or head of household	\$64,000 - \$74,000	219(g)(3)(B)(ii)
Married filing jointly or qualifying widow(er)	\$103,000 - \$123,000	219(g)(3)(B)(i)
Married filing separately	\$0 - \$10,000	219(g)(3)(B)(iii)
Spousal IRA	\$193,000 - \$203,000	219(g)(7)(A)
<b>Roth IRA [408A]</b>		
Maximum contribution	\$6,000	219(b)(5)(C)
Catch-up contribution	\$1,000	219(b)(5)(B)(ii)
Phaseout		
Single or head of household	\$122,000 - \$137,000	408A(c)(3)(B)(ii)(II)
Married filing jointly or qualifying widow(er)	\$193,000 - \$203,000	408A(c)(3)(B)(ii)(I)
Married filing separately	\$0 - \$10,000	408A(c)(3)(B)(ii)(III)