



Guidance You
Can Count On.

2019 Cost of Living Adjustments

for Retirement Plans and Other
Retirement-Related Items

PLAN LIMITS	2019	2018
A. Annual Deferral Limit		
401(k)/403(b)/457/SARSEP	\$19,000	\$18,500
SIMPLE Retirement Plans	\$13,000	\$12,500
B. Catch-Up Contributions		
Age 50+ 401(k)/403(b)*/457*	\$6,000	\$6,000
Age 50+ SIMPLE Plan	\$3,000	\$3,000
C. 415 Annual Limits		
Defined Contribution Annual Contribution Limit	\$56,000	\$55,000
Defined Benefit Maximum Annual Benefit	\$225,000	\$220,000
D. Compensation Limit		
For Determining Contributions for Non-Governmental Plans	\$280,000	\$275,000
For Simplified Employee Pensions (SEP) Eligibility	\$600	\$600
E. Highly Compensated Employee Definition	\$125,000	\$120,000
F. Key Employee/Officer Definition	\$180,000	\$175,000
G. Social Security Taxable Wage Base	\$132,900	\$128,400
H. Adjusted Gross Income (AGI) for Saver's Credit Eligibility	\$64,000 Joint; \$32,000 Single; \$48,000 Head of Household	\$63,000 Joint; \$31,500 Single; \$47,250 Head of Household

*A special additional catch-up limit applies for certain employees under 403(b) and 457 plans.

For additional limits and more information on the IRS Cost of Living Adjustments, visit www.irs.gov

SEK Retirement Plan Services Group:

Terry T. Eisenhauer, CPA
Member of the Firm

teisenhauer@sek.com

Charles E. Balch, QKA
Manager

cbalch@sek.com

Mark W. Quigley, CPA, CLU, ChFC, QPA, QKA
Manager

mquigley@sek.com

717-263-3910 | 888-272-7351
sek.com