



## Plan Limitations Table

Year	Limitation Type	General Limits				Defined Contribution Plans			Defined Benefit Plans	Miscellaneous Limits	
		Compensation	HCE Compensation	Key / Officer	Social Security Taxable Wage Base	401(k) / 457 / 403(b) Deferrals	Catch-Up Deferrals	Annual Additions	Annual Benefit	SIMPLE Deferrals	SIMPLE Catch-Up
	IRS Code Section	401(a)(17)	414(q)	416		402(g) / 457 / 403(b)	414(v)	415(c)	415(b)	408(p)	408(p)
2013		255,000	115,000	165,000	113,700	17,500	5,500	51,000	205,000	12,000	2,500
2014		260,000	115,000	170,000	117,000	17,500	5,500	52,000	210,000	12,000	2,500
2015		265,000	120,000	170,000	118,500	18,000	6,000	53,000	210,000	12,500	3,000
2016		265,000	120,000	170,000	118,500	18,000	6,000	53,000	210,000	12,500	3,000
2017		270,000	120,000	175,000	127,200	18,000	6,000	54,000	215,000	12,500	3,000
2018		<b>275,000</b>	120,000	175,000	<b>128,700</b>	<b>18,500</b>	6,000	<b>55,000</b>	<b>220,000</b>	12,500	3,000

### Limitation Descriptions:

**Compensation** – Maximum amount of compensation that may be used for retirement plan purposes (contribution allocations, testing, etc.)

**HCE (Highly Compensated Employee) Compensation** – Amount of compensation earned in the look-back year to deem that individual highly compensated for the following plan year

**Key / Officer** – Amount of compensation earned by an officer to deem that individual a Key employee for top heavy purposes

**SSTWB (Social Security Taxable Wage Base)** – Maximum earned gross income on which Social Security tax is imposed

**401(k) / 457 Deferrals** – Maximum amount an individual may defer to a 401(k), 403(b), or 457(b) plan for the calendar year

**Catch-Up Deferrals** – Maximum amount an individual (over age 50 by end of the calendar year) may defer over the normal deferral limits above.

**Annual Additions** – Maximum amount an individual may have allocated to their account in a retirement plan (including employee deferrals, employer contributions, and forfeiture reallocations)

**Annual Benefit** – Maximum amount an individual can receive in a defined benefit plan calculated as an annual benefit at retirement

**SIMPLE Deferrals** – Maximum amount an individual may defer to a SIMPLE 401(k) plan or IRA

**SIMPLE Catch-Up** – Maximum amount an individual (at least age 50 by end of the calendar year) may defer over the normal SIMPLE deferral limits above.