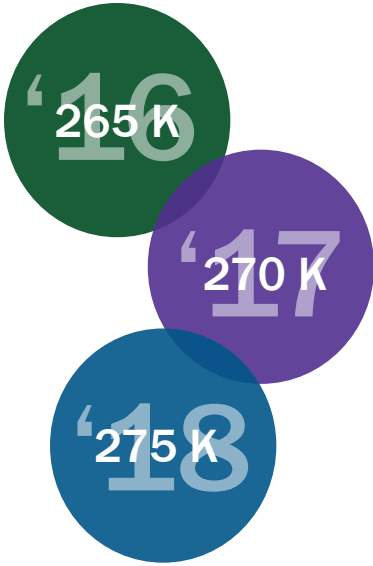
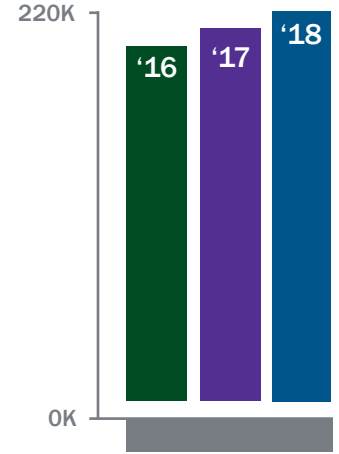
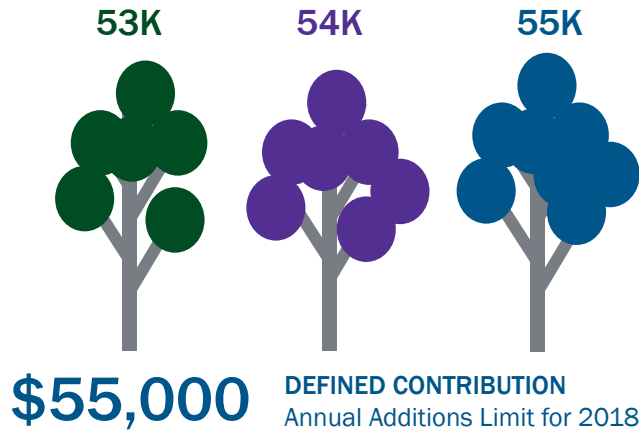


# 2018 IRS LIMITS ON BENEFITS AND CONTRIBUTIONS



**\$275,000**  
QUALIFIED PLAN

Compensation Limit for 2018



**\$220,000**

DEFINED BENEFIT  
Annual Benefit Limit  
for 2018

Projected Account Balances  
After 25 Years With 6% Return



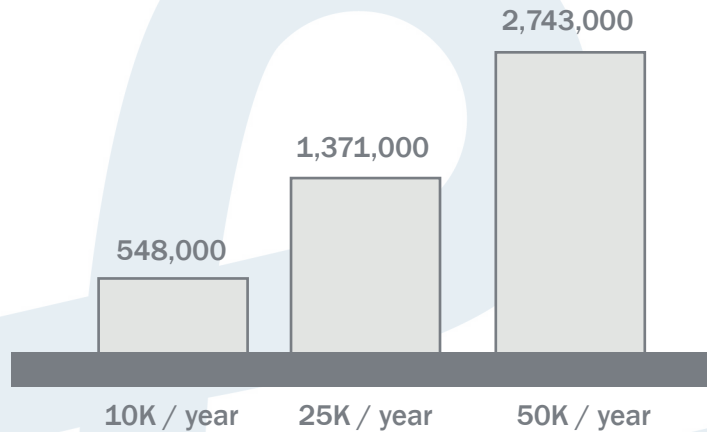
**\$6,000**

CATCH UP  
CONTRIBUTION LIMIT  
401(k)/403(b)/457  
for 2018



**\$18,500**

401(k) PLAN / 403(b) PLAN  
Maximum Elective Deferral  
for 2018



## TYPE OF LIMIT

- 401(k) Plan/403(b) Plan - Maximum Elective Deferral
- 457 Plan - Dollar Limitation
- Catch-up Contribution Limit - 401(k)/403(b)/457
- Catch-up Contribution Limit - SIMPLE
- Defined Benefit - Annual Benefits Limit
- Defined Contribution - Annual Additions Limit
- HCE Definition - Compensation Test
- Key Employee Wage Threshold
- Qualified Plan - Compensation Limit
- SIMPLE Plan - Maximum Elective Deferral
- Social Security - Taxable Wage Base

	2018	2017	2016
401(k) Plan/403(b) Plan - Maximum Elective Deferral	\$18,500	\$18,000	\$18,000
457 Plan - Dollar Limitation	\$18,500	\$18,000	\$18,000
Catch-up Contribution Limit - 401(k)/403(b)/457	\$6,000	\$6,000	\$6,000
Catch-up Contribution Limit - SIMPLE	\$3,000	\$3,000	\$3,000
Defined Benefit - Annual Benefits Limit	\$220,000	\$215,000	\$210,000
Defined Contribution - Annual Additions Limit	\$55,000	\$54,000	\$53,000
HCE Definition - Compensation Test	\$120,000	\$120,000	\$120,000
Key Employee Wage Threshold	\$175,000	\$175,000	\$170,000
Qualified Plan - Compensation Limit	\$275,000	\$270,000	\$265,000
SIMPLE Plan - Maximum Elective Deferral	\$12,500	\$12,500	\$12,500
Social Security - Taxable Wage Base	\$128,400	\$127,200	\$118,500