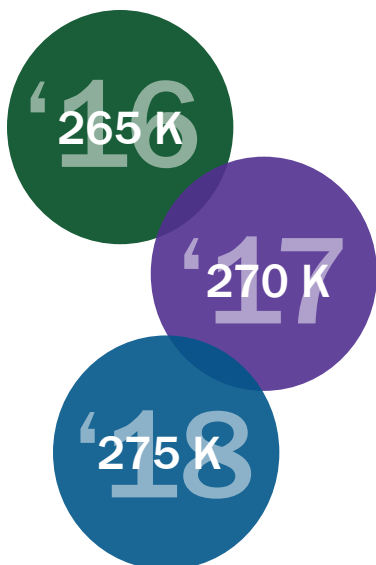


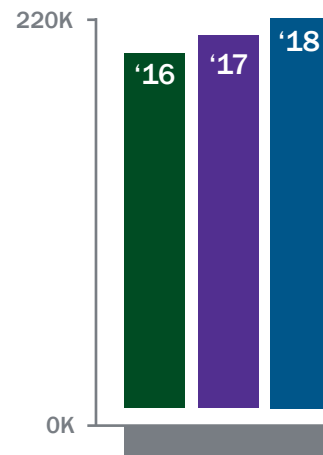
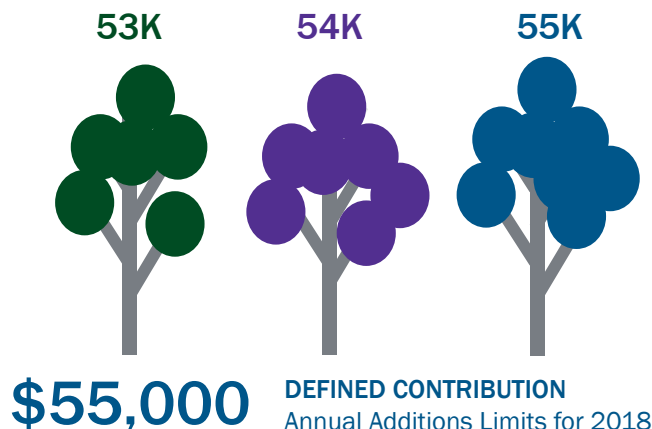
2018 IRS LIMITS ON BENEFITS AND CONTRIBUTIONS



\$275,000

QUALIFIED PLAN

Compensation Limit for 2018



\$220,000

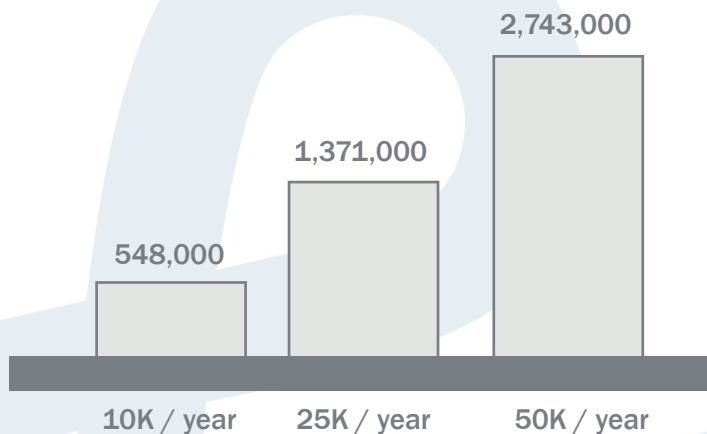
DEFINED BENEFIT
Annual Benefit Limit
for 2018

Projected Account Balances
After 25 Years With 6% Return



\$18,500

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



\$6,000

CATCH UP
CONTRIBUTION LIMIT
401(k)/403(b)/457
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 | \$128,700 | \$127,200 | \$118,500 |