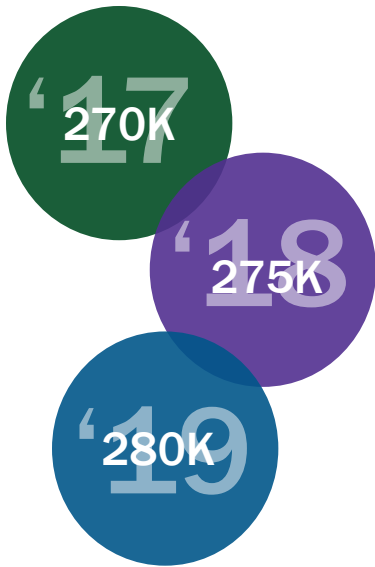


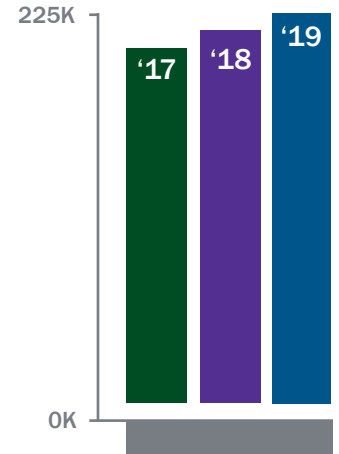
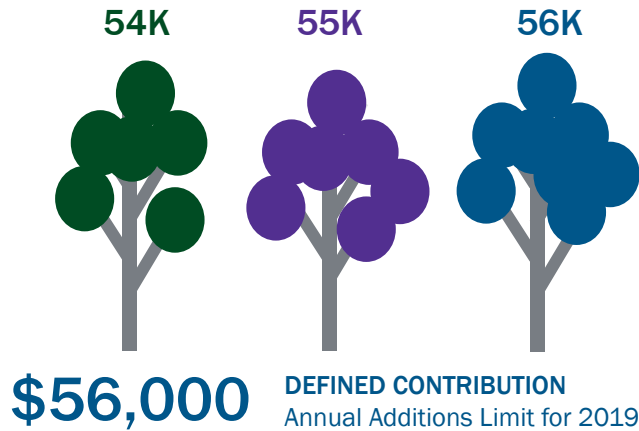
2019 IRS LIMITS ON BENEFITS AND CONTRIBUTIONS



\$280,000

QUALIFIED PLAN

Compensation Limit for 2019



\$225,000

DEFINED BENEFIT

Annual Benefit Limit for 2019

Projected Account Balances
After 25 Years With 6% Return



\$6,000

CATCH UP

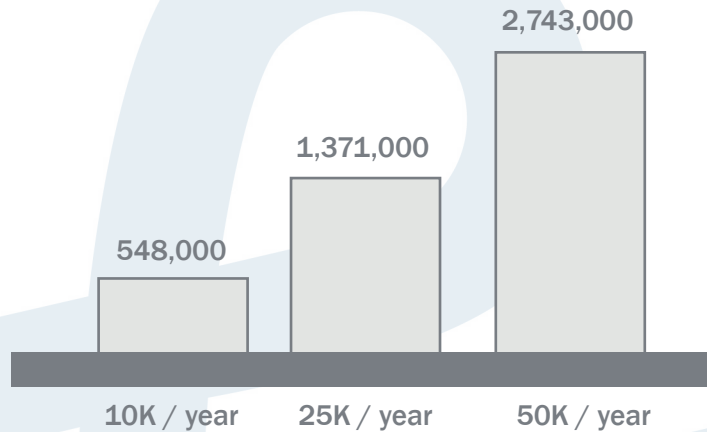
CONTRIBUTION LIMIT
401(k)/403(b)/457
for 2019



\$19,000

401(k) PLAN / 403(b) PLAN

Maximum Elective Deferral
for 2019



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

	2019	2018	2017
401(k) Plan/403(b) Plan - Maximum Elective Deferral	\$19,000	\$18,500	\$18,000
457 Plan - Dollar Limitation	\$19,000	\$18,500	\$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	\$225,000	\$220,000	\$215,000
Defined Contribution - Annual Additions Limit	\$56,000	\$55,000	\$54,000
HCE Definition - Compensation Test	\$125,000	\$120,000	\$120,000
Key Employee Wage Threshold	\$180,000	\$175,000	\$175,000
Qualified Plan - Compensation Limit	\$280,000	\$275,000	\$270,000
SIMPLE Plan - Maximum Elective Deferral	\$13,000	\$12,500	\$12,500
Social Security - Taxable Wage Base	\$132,900	\$128,400	\$127,200