

Maximum Benefits and  
Limits for 19

Type of Limitation	2019	2018	2017	2016	2015	2014	2013	2012
Elective Deferrals (401(k) and 403(b); not including adjustments and catch-ups)	\$19,000	\$18,500	\$18,000	\$18,000	\$18,000	\$17,500	\$17,500	\$17,000
457(b)(2) and 457(c)(1) Limits (not including catch-ups)	\$19,000	\$18,500	\$18,000	\$18,000	\$18,000	\$17,500	\$17,500	\$17,000
Section 414(v) Catch-Up Deferrals to 401(k), 403(b), 457(b), or SARSEP Plans <sup>1</sup>	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$5,500	\$5,500	\$5,500
Defined Benefit Plan:	\$225,000	\$220,000	\$215,000	\$210,000	\$210,000	\$210,000	\$205,000	\$200,000
Defined Contribution Plan:	\$56,000	\$55,000	\$54,000	\$53,000	\$53,000	\$52,000	\$51,000	\$50,000
Annual Compensation Limit	\$280,000	\$275,000	\$270,000	\$265,000	\$265,000	\$260,000	\$255,000	\$250,000
Annual Compensation Limit for Grandfathered Participants in Governmental Plans Which Followed 401(a)(17) Limits (With Indexation) on July 1, 1999	\$415,000	\$405,000	\$400,000	\$395,000	\$395,000	\$385,000	\$380,000	\$375,000
Highly Compensated Employee	\$125,000	\$120,000	\$120,000	\$120,000	\$120,000	\$115,000	\$115,000	\$115,000
Individual Retirement Accounts, for individuals 49 and below	\$180,000	\$175,000	\$5,500	\$5,500	\$5,500	\$5,500	\$5,500	\$5,000
Individual Retirement Accounts, for individuals 50 and above	\$6,000	\$5,500	\$6,500	\$6,500	\$6,500	\$6,500	\$6,500	\$6,000
SIMPLE Retirement Account:	\$7,000	\$6,500	\$12,500	\$12,500	\$12,500	\$12,000	\$12,000	\$11,500
SEP Coverage	\$13,000	\$12,500	\$600	\$600	\$600	\$550	\$550	\$550
SEP Compensation	\$600	\$600	\$270,000	\$265,000	\$265,000	\$260,000	\$255,000	\$250,000
Tax Credit ESOP Maximum Balance	\$280,000	\$275,000	\$1,080,000	\$1,070,000	\$1,070,000	\$1,050,000	\$1,035,000	\$1,015,000
Amount for Lengthening of 5-Year ESOP Period	\$1,130,000	\$1,105,000	\$215,000	\$210,000	\$210,000	\$210,000	\$205,000	\$200,000
Excess Distribution Threshold	225000	220000	N/A	N/A	N/A	N/A	N/A	N/A
Qualified Police and Firefighters' DB Benefit Limit	130000	130000	N/A	N/A	N/A	N/A	N/A	N/A
Income Subject to Social Security Tax	\$132,900	\$128,400	\$127,200	\$118,500	\$118,500	\$117,000	\$113,700	\$110,100
FICA Tax for employers	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%
FICA Tax for employees	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	5.65%
Social Security Tax for employer:	6.2%	6.2%	6.2%	6.2%	6.2%	6.2%	6.2%	6.2%
Social Security Tax for employee	6.2%	6.2%	6.2%	6.2%	6.2%	6.2%	6.2%	4.2%
Medicare Tax for employees and employer	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%
SECA Tax for self-employed workers	15.3%	15.3%	15.3%	15.3%	15.3%	15.3%	15.3%	13.3%
Social Security Tax for self-employed worker	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	10.4%
Medicare Tax for self-employed worker	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%

(1) This number is only the catch-up available under Code section 414(v). Code sections 457(b)(3) and 402(g) provide separate catch-up rules, which must also be applied. Source: Carol V. Calhoun, Calhoun Law Group, P.C. Downloaded July 19, 2019 from <http://benefitsattorney.com/charts/maximum-benefits-limits>

nd Contributions  
196-2019

2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998
\$16,500	\$16,500	\$16,500	\$15,500	\$15,500	\$15,000	\$14,000	\$13,000	\$12,000	\$11,000	\$10,500	\$10,500	\$10,000	\$10,000
\$16,500	\$16,500	\$16,500	\$15,500	\$15,500	\$15,000	\$14,000	\$13,000	\$12,000	\$11,000	\$8,500	\$8,000	\$8,000	\$8,000
\$5,500	\$5,500	\$5,500	\$5,000	\$5,000	\$5,000	\$4,000	\$3,000	\$2,000	\$1,000	N/A	N/A	N/A	N/A
\$195,000	\$195,000	\$195,000	\$185,000	\$180,000	\$175,000	\$170,000	\$165,000	\$160,000	\$160,000	\$140,000	\$135,000	\$130,000	\$130,000
\$49,000	\$49,000	\$49,000	\$46,000	\$45,000	\$44,000	\$42,000	\$41,000	\$40,000	\$40,000	\$35,000	\$30,000	\$30,000	\$30,000
\$245,000	\$245,000	\$245,000	\$230,000	\$225,000	\$220,000	\$210,000	\$205,000	\$200,000	\$200,000	\$170,000	\$170,000	\$160,000	\$160,000
\$360,000	\$360,000	\$360,000	\$345,000	\$335,000	\$325,000	\$315,000	\$305,000	\$300,000	\$295,000	\$285,000	\$275,000	\$270,000	\$265,000
\$110,000	\$110,000	\$110,000	\$105,000	\$100,000	\$100,000	\$95,000	\$90,000	\$90,000	\$90,000	\$85,000	\$85,000	\$80,000	\$80,000
\$5,000	\$5,000	\$5,000	\$5,000	\$4,000	\$4,000	\$4,000	\$3,000	\$3,000	\$3,000	\$2,000	\$2,000	\$2,000	\$2,000
\$6,000	\$6,000	\$6,000	\$6,000	\$5,000	\$5,000	\$4,500	\$3,500	\$3,500	\$3,500	\$2,000	\$2,000	\$2,000	\$2,000
\$11,500	\$11,500	\$11,500	\$10,500	\$10,500	\$10,000	\$10,000	\$9,000	\$8,000	\$7,000	\$6,500	\$6,000	\$6,000	\$6,000
\$550	\$550	\$550	\$500	\$500	\$450	\$450	\$450	\$450	\$450	\$450	\$450	\$400	\$400
\$245,000	\$245,000	\$245,000	\$230,000	\$225,000	\$220,000	\$210,000	\$205,000	\$200,000	\$200,000	\$170,000	\$170,000	\$160,000	\$160,000
\$985,000	\$985,000	\$985,000	\$935,000	\$915,000	\$850,000	\$850,000	\$830,000	\$810,000	\$800,000	\$780,000	\$755,000	\$735,000	\$725,000
\$195,000	\$195,000	\$195,000	\$185,000	\$180,000	\$175,000	\$170,000	\$165,000	\$160,000	\$160,000	\$155,000	\$150,000	\$145,000	\$145,000
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
\$106,800	\$106,800	\$106,800	\$102,000	\$97,500	\$94,200	\$90,000	\$87,900	\$87,000	\$84,900	\$80,400	\$76,200	\$72,600	\$68,400
7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%
5.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%
6.2%	6.2%	6.2%	6.2%	6.2%	6.2%	6.2%	6.2%	6.2%	6.2%	6.2%	6.2%	6.2%	6.2%
4.2%	6.2%	6.2%	6.2%	6.2%	6.2%	6.2%	6.2%	6.2%	6.2%	6.2%	6.2%	6.2%	6.2%
1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%
13.3%	15.3%	15.3%	15.3%	15.3%	15.3%	15.3%	15.3%	15.3%	15.3%	15.3%	15.3%	15.3%	15.3%
10.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%
2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%

are considered in appropriate