



**United
Retirement Plan
Consultants**

National network. Local experts.

2017 Maximum Contribution Limit

Optimize your savings strategy by contributing the max to your retirement plan. URPC delivers best-in-class retirement plan solutions customized to your unique goals. **We're more than a TPA. We're retirement strategists.**

Employee Age	Retirement Age	401(k) Only	401(k) with Profit Sharing ¹	Estimated Defined Benefit	
				Maximum Annual Benefit	Maximum Contribution ²
41	62	\$18,000	\$54,000	\$215,000	\$101,800
46	62	\$18,000	\$54,000	\$215,000	\$148,900
47	62	\$18,000	\$54,000	\$215,000	\$154,500
48	62	\$18,000	\$54,000	\$215,000	\$160,300
49	62	\$18,000	\$54,000	\$215,000	\$166,400
50	62	\$24,000	\$60,000	\$215,000	\$172,600
51	62	\$24,000	\$60,000	\$215,000	\$179,100
52	62	\$24,000	\$60,000	\$215,000	\$185,800
53	62	\$24,000	\$60,000	\$215,000	\$192,800
54	62	\$24,000	\$60,000	\$193,500	\$200,100
55	62	\$24,000	\$60,000	\$172,000	\$207,600
56	62	\$24,000	\$60,000	\$150,500	\$215,400
57	62	\$24,000	\$60,000	\$129,000	\$223,500
58	62	\$24,000	\$60,000	\$107,500	\$252,800
59	63	\$24,000	\$60,000	\$107,500	\$247,400
60	64	\$24,000	\$60,000	\$107,500	\$241,900
61	65	\$24,000	\$60,000	\$107,500	\$236,300
62	66	\$24,000	\$60,000	\$115,803	\$248,400
63	67	\$24,000	\$60,000	\$124,860	\$261,100
64	68	\$24,000	\$60,000	\$134,785	\$274,500
65	69	\$24,000	\$60,000	\$145,709	\$267,400
66	70	\$24,000	\$60,000	\$157,741	\$259,600

¹ Contribution maximums may have to be reduced for combination DB/DC plans where DB not covered by PBGC.

² The following assumptions apply to all maximum contributions presented:

- The individual has compensation (or net self employment income after the contribution) to support the maximum allowable benefit and has never participated in a defined benefit plan sponsored by the same employer.
- The valuation results support the deduction of the maximum contribution amount.
- Employee age is the rounded age at the end of the plan year.
- The individual will have at least 10 years of service with the company at retirement age.