



**United
Retirement Plan
Consultants**

National network. Local experts.

Qualified Plan Limits

The IRS' annual cost of living adjustment can impact how you save for retirement. Let URPC help you get the most out of your contribution. **We're more than a TPA. We're retirement strategists.**

| | 2018 | 2017 | 2016 |
|---|-------------|-------------|-------------|
| 401(k), 403(b), Profit Sharing Plans, etc. | | | |
| Annual compensation | \$275,000 | \$270,000 | \$265,000 |
| Elective deferral | \$18,500 | \$18,000 | \$18,000 |
| Catch-up contribution | \$6,000 | \$6,000 | \$6,000 |
| Defined contribution limit | \$55,000 | \$54,000 | \$53,000 |
| ESOP threshold account balance | \$1,105,000 | \$1,080,000 | \$1,070,000 |
| ESOP one-year extension threshold | \$220,000 | \$215,000 | \$210,000 |
| SEPs | | | |
| Minimum compensation | \$600 | \$600 | \$600 |
| Maximum contribution | \$55,000 | \$54,000 | \$53,000 |
| Maximum compensation | \$275,000 | \$270,000 | \$265,000 |
| SIMPLEs | | | |
| Maximum contribution | \$12,500 | \$12,500 | \$12,500 |
| Catch-up contribution | \$3,000 | \$3,000 | \$3,000 |
| IRAs | | | |
| Contribution limit | \$5,500 | \$5,500 | \$5,500 |
| Catch-up contribution | \$1,000 | \$1,000 | \$1,000 |
| IRA AGI Deduction Phase-out Starting at | | | |
| Joint return | \$101,000 | \$99,000 | \$98,000 |
| Single or head of household | \$63,000 | \$62,000 | \$61,000 |
| Other | | | |
| HCE threshold | \$120,000 | \$120,000 | \$120,000 |
| Defined benefit limit | \$220,000 | \$215,000 | \$210,000 |
| Key employee | \$175,000 | \$175,000 | \$170,000 |
| 457 elective deferral | \$18,500 | \$18,000 | \$18,000 |
| Control employee (board member or officer) | \$110,000 | \$105,000 | \$105,000 |
| Control employee (compensation-based) | \$220,000 | \$215,000 | \$215,000 |
| Social Security taxable wage base | \$128,400 | \$127,200 | \$118,500 |