

2019 Cost-of-Living Adjustments

401(k), 403(b), 457 Contributions	2019	2018	2017
Elective Deferrals	\$ 19,000	\$ 18,500	\$ 18,000
Catch-up Contributions	6,000	6,000	6,000
IRAs			
IRA Contributions	6,000	5,500	5,500
IRA Catch-up Contributions	1,000	1,000	1,000
SIMPLE Plan			
Elective Deferrals	13,000	12,500	12,500
Catch-up Contributions	3,000	3,000	3,000
Simplified employee pensions (SEPs)			
SEP Minimum Compensation – 408(k)(2)(c)	600	600	600
SEP Maximum Compensation – 408(k)(3)(c)	280,000	275,000	270,000
Maximum SEP Contribution	56,000	55,000	54,000
401(k), 403(b), 457 Plans			
Annual Compensation – 401(a)(17)/404(l)	280,000	275,000	270,000
Defined Contribution Limits – 415(c)(1)(A)	56,000	55,000	54,000
ESOP Limit – 409(o)(1)(c) – account balance	1,130,000	1,105,000	1,080,000
ESOP Limit – 409(o)(1)(c) – lengthening 5-yr period	225,000	220,000	215,000
Miscellaneous			
Highly Compensated Employee	125,000	120,000	120,000
Defined Benefit Annual Limit	225,000	220,000	215,000
Key Employee Compensation	180,000	175,000	175,000
Social Security Taxable Wage Base	132,900	128,400	127,200

If you have any question on these limitations or would like additional information please contact:

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