

2019 IRS Retirement Plan Contribution Limits

	2017	2018	2019
Elective Deferrals - 401(k), 403(b), and Most 457 Plans	\$18,000	\$18,500	\$19,000
Catch-up Contribution	\$6,000	\$6,000	\$6,000
DC Plan Combined Annual Contribution Limit	\$54,000	\$55,000	\$56,000
Defined Benefit Annual Benefit Limit	\$215,000	\$220,000	\$225,000
Highly Compensated Employee Threshold	\$120,000	\$120,000	\$125,000
Top Heavy Key Employee Dollar Limit	\$175,000	\$175,000	\$180,000
SIMPLE Plan Contribution Limit	\$12,500	\$12,500	\$13,000
SIMPLE Plan Catch-up	\$3,000	\$3,000	\$3,000
ESOP Maximum Balance Subject to Five-Year Distribution Rule	\$1,080,000	\$1,105,000	\$1,130,000
ESOP Amount to Determine Lengthening Five-Year Distribution Period	\$215,000	\$220,000	\$225,000
IRA Contribution Limit	\$5,500	\$5,500	\$6,000
IRA Catch-Up	\$1,000	\$1,000	\$1,000
HSA Contribution Limit, Single	\$3,400	\$3,450	\$3,500
HSA Contribution Limit, Non-Single	\$6,750	\$6,900	\$7,000

*Source: IRS Notice 2018-83. This document has been prepared for informational purposes only, and is not intended to provide, and should not be relied upon, for tax or legal advice.

