



**RETIREMENT PLANS
IRS COST-OF-LIVING DOLLAR LIMITS**

Limitation	2018	2017
Qualified Plan Compensation Limit ¹	\$275,000	\$270,000
Traditional 401(k), Roth 401(k), SARSEP, Traditional 403(b), & Roth 403(b) Elective Deferral/Catch-up ²	\$18,500/\$6,000	\$18,000/\$6,000
Defined Contribution 415 Limit ³	\$55,000	\$54,000
Defined Benefit 415 Limit	\$220,000	\$215,000
SEP Eligibility Compensation	\$600	\$600
SIMPLE-IRA 401(k) Deferral/Catch-up	\$12,500/\$3,000	\$12,500/\$3,000
SIMPLE-IRA Eligibility Compensation	\$5,000	\$5,000
Section 457 Plan Deferral/Catch-up	\$18,500/\$6,000	\$18,000/\$6,000
Integration Level (Taxable Wage Base) ⁴	\$128,700	\$127,200
Highly Compensated Employee (HCE) ⁵	\$120,000	\$120,000
Top Heavy Key Employee (Officer) Compensation ⁶	\$175,000	\$175,000

¹ For plan years beginning in the calendar year.

² Applies to an individual's elective deferrals made for the calendar year under all elective deferral arrangements:

Traditional 401(k), Roth 401(k), SIMPLE IRA, SARSEP, Traditional 403(b), Roth 403(b).

³ For plan years ending within the calendar year.

⁴ For plan years beginning in the calendar year.

⁵ For lookback year (unless fiscal year plan makes a calendar year election).

⁶ For plan years that includes the determination date.