



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

Limitation	2020	2019
Qualified Plan Compensation Limit ¹	\$285,000	\$280,000
Traditional 401(k), Roth 401(k), SARSEP, Traditional 403(b), & Roth 403(b) Elective Deferral/Catch-up ²	\$19,500/\$6,500	\$19,000/\$6,000
Defined Contribution 415 Limit ³	\$57,000	\$56,000
Defined Benefit 415 Limit	\$230,000	\$225,000
SEP Eligibility Compensation	\$600	\$600
SIMPLE-IRA 401(k) Deferral/Catch-up	\$13,500/\$3,000	\$13,000/\$3,000
SIMPLE-IRA Eligibility Compensation	\$5,000	\$5,000
Section 457 Plan Deferral/Catch-up	\$19,500/\$6,500	\$19,000/\$6,000
Integration Level (Taxable Wage Base) ⁴	\$137,700	\$132,900
Highly Compensated Employee (HCE) ⁵	\$130,000	\$125,000
Top Heavy Key Employee (Officer) Compensation ⁶	\$185,000	\$180,000

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.