

# IRS Announces 2018 Retirement Plan Limits



In Notice 2017-64 (October 19, 2017), the IRS released the new limits on benefits and contributions for retirement plans. Current limits and historical context are provided below.

Type of Limitation	2018	2017	2016	2015	2014	2013
401(k) and 403(b) Elective Deferrals (not including adjustments and catch-ups)	\$ 18,500	\$ 18,000	\$ 18,000	\$ 18,000	\$ 17,500	\$ 17,500
457 Plan Limits (not including catch-ups)	\$ 18,500	18,000	18,000	18,000	17,500	17,500
Catch-Up Deferrals to 401(k), 403(b), 457(b), or SARSEP Plans	\$ 6,000	6,000	6,000	6,500	5,500	5,500
Annual Defined Benefit Plan Limit (age 62 with 10+ yrs. of plan participation)	\$220,000	215,000	210,000	210,000	210,000	205,000
Defined Contribution Plan Limit (to include SEP-IRA)	\$ 55,000	54,000	53,000	53,000	52,000	51,000
Annual Compensation Limit (maximum considered compensation)	\$ 275,000	270,000	265,000	265,000	260,000	255,000
Highly Compensated Employee (earned in the prior year)	\$120,000	120,000	120,000	120,000	115,000	115,000
SIMPLE Retirement Accounts (SIMPLE-IRA and SIMPLE 401(k) Plans)	\$ 12,500	12,500	12,500	12,500	12,000	12,000
Catch-Up Deferrals to Simple IRA Plan	\$ 3,000	3,000	3,000	3,000	2,500	2,500
Social Security Wage base	\$ 128,700	127,200	118,500	118,500	117,000	113,700



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