

Annual Retirement Contribution Limits

For Employer-Sponsored Plans

Contribution Limits	2019	2020
401(k) / 403(b) / 457(b) Elective Deferrals	\$19,000	\$19,500
Catch-Up Contributions	\$6,000	\$6,500
DC Plan Combined Annual Contribution Limit	\$56,000	\$57,000
Annual Compensation Limit	\$280,000	\$285,000
Highly Compensated Employee Threshold	\$125,000	\$130,000
Top Heavy Key Employee Dollar Limit	\$180,000	\$185,000
Social Security Taxable Wage Base	\$132,900	\$137,700
SIMPLE Plan Contribution Limit	\$13,000	\$13,500
SIMPLE Plan Catch-up	\$3,000	\$3,000
Defined Benefit Annual Benefit Limit	\$225,000	\$230,000
ESOP Maximum Balance Subject to Five-Year Distribution Rule	\$1,130,000	\$1,150,000
ESOP Amount to Determine Lengthening Five-Year Distribution Rule	\$225,000	\$230,000
IRA Contribution Limit	\$6,000	\$6,000
IRA Catch-up	\$1,000	\$1,000

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